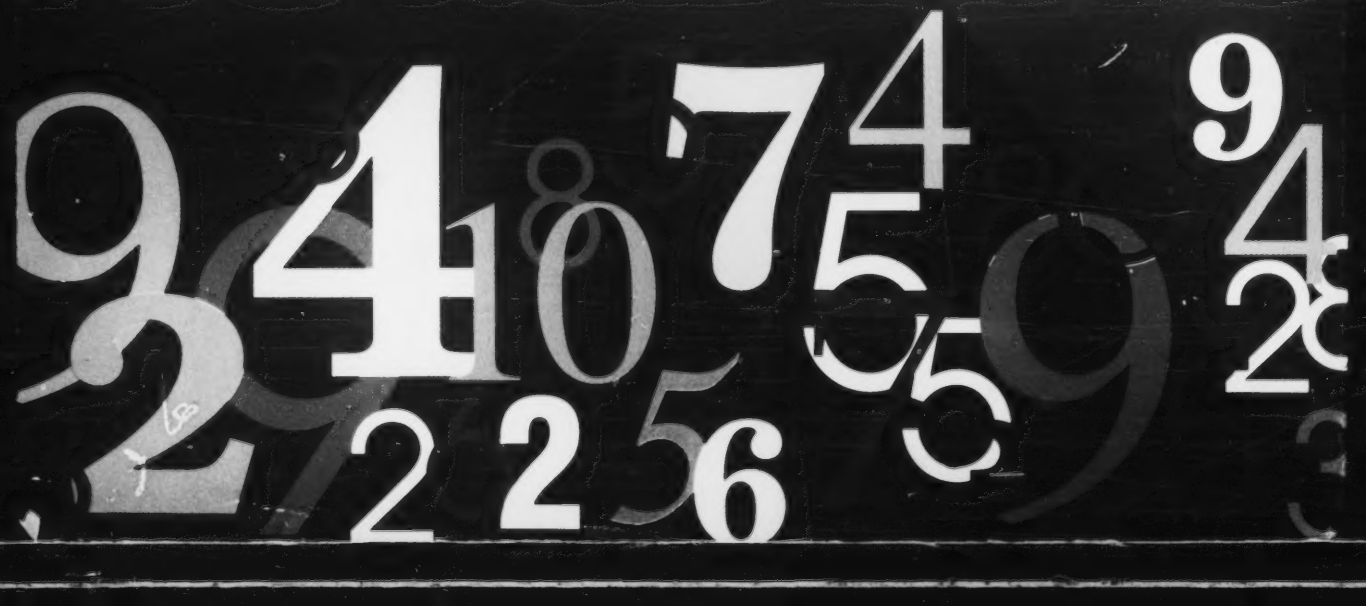
$55

AMERICAN BANKER

TOP NUMBERS

1990



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Dear American Banker Reader:

Welcome to the fourth edition of Top Numbers, a compilation of the major statistical listings prepared by the *American Banker* over the last half of 1989 and the first month of this year.

Top Numbers Update is presented in four sections: banks and holding companies, thrifts, mortgage and finance companies, and world banks.

- The banks and holding company section contains the *American Banker's* various rankings of commercial banks and their parent holding companies.
- The thrifts section contains the midyear 1989 deposit and asset rankings of savings institutions.
- The mortgage and finance company section contains the rankings of the nation's top mortgage servicers and the nation's top commercial and consumer finance companies.
- The world banks section contains the rankings of world's top 1000 banks in deposits; top 500 banks in assets; and top 100 banking companies in assets.

Most of the listings appearing in this edition of Top Numbers have appeared in the *American Banker*. However, some have not. For example, the midyear 1989 asset and capital rankings of the nation's top 100 bank holding companies, which is included here, previously was not published in the *American Banker*.

Also, to help you locate more quickly your institution and other institutions that you are most interested in seeing, *American Banker* has included an index of institutions. The index indicates the page numbers of the tables where the institution is listed.

The statistics department staff responsible for the listings appearing in this update includes Harvey Glassman, who maintains the *American Banker's* data bases; John Ferring who is in charge of generating tables from the various Federal regulatory reports; and Jessica Lin, a statistical intern who provided invaluable help in checking and proofreading the material.

L. Michael Cacace

L. Michael Cacace
Chief Statistician

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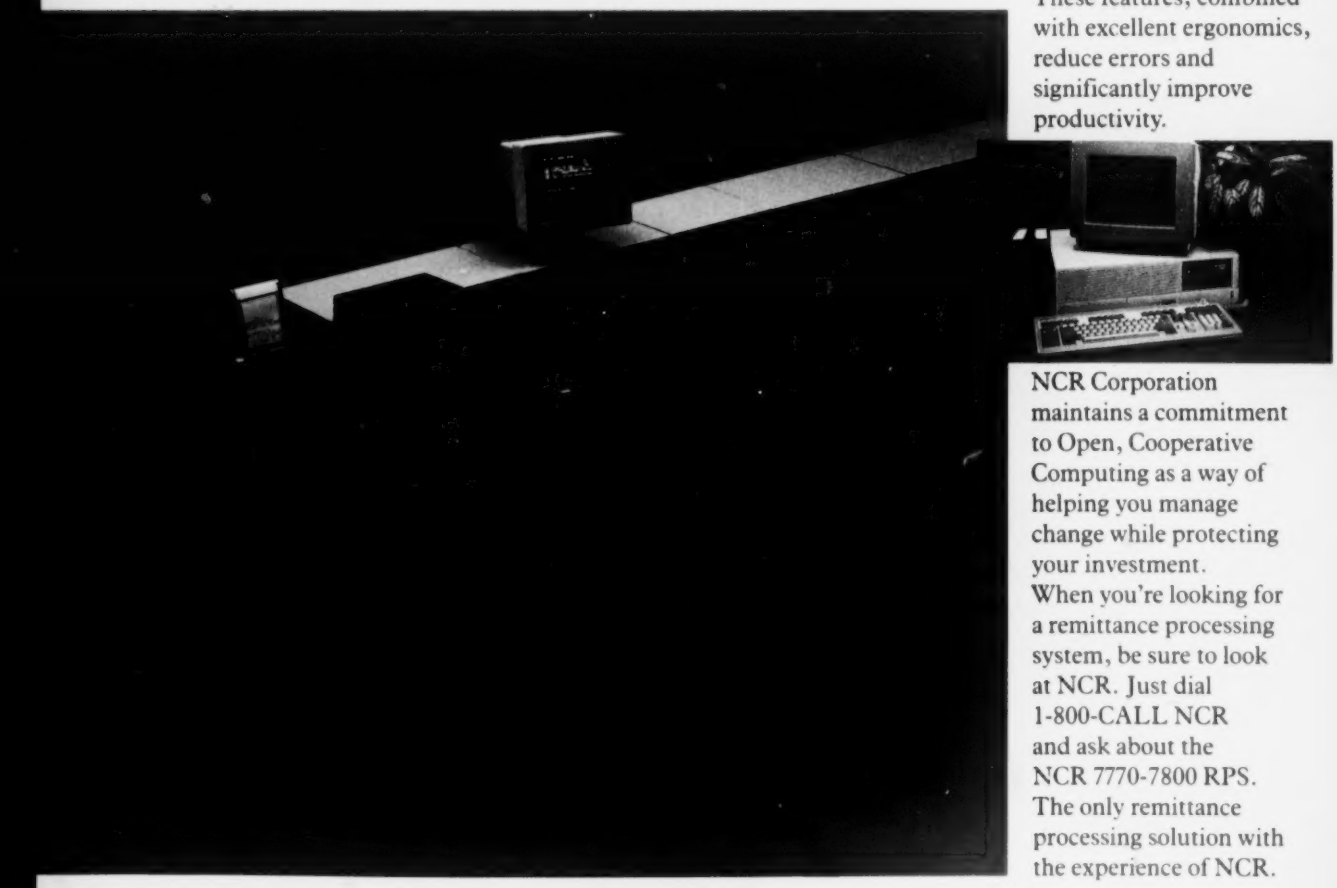

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Top 300 Commercial Banks in the United States

In order of total deposits June 30, 1989, compared with June 30, 1988 and Dec. 31, 1988

Rank 6/30/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/30/88	Gain from 6/30/88	Deposits Dec. 31, 1988	Rank 12/31/88	Gain from 12/31/88
1	Citibank NA, New York	105,908,000,000	104,898,000,000	1		104,996,000,000	1	
2	Bank of America NT&SA, San Francisco	70,865,000,000	67,728,000,000	2		69,640,000,000	2	
3	Chase Manhattan Bank NA, New York	61,497,089,000	59,949,000,000	3		58,241,477,000	3	
4	Morgan Guaranty Trust Co., New York	48,994,825,000	48,609,291,000	4		45,471,746,000	4	
5	Manufacturers Hanover Trust Co., New York	43,637,000,000	45,883,000,000	5		42,876,000,000	5	
6	Security Pacific National Bank, Los Angeles	37,240,454,000	34,766,395,000	7	+ 1	36,095,333,000	6	
7	Chemical Bank, New York	34,029,000,000	39,020,000,000	6		33,298,000,000	8	+1
8	Wells Fargo Bank NA, San Francisco	33,739,627,000	33,328,533,000	8		35,109,059,000	7	
9	Bankers Trust Co., New York	31,534,999,000	31,096,004,000	9		33,261,373,000	9	
10	First National Bank, Chicago	28,971,456,000	28,276,243,000	10		27,372,439,000	10	
11	NCNB Texas National Bank, Dallas (a)	21,130,066,000	7,680,053,000	34	+23	20,474,765,000	11	
12	Bank of New York	18,995,849,000	17,182,911,000	12		16,695,898,000	14	+2
13	Continental Bank NA, Chicago	18,479,556,000	18,357,805,000	11		17,763,339,000	12	
14	First National Bank, Boston	17,853,587,000	15,947,477,000	15	+ 1	17,687,897,000	13	
15	Marine Midland Bank NA, Buffalo, N.Y.	16,921,249,000	17,070,312,000	13		16,659,085,000	15	
16	First Interstate Bank of California, Los Angeles	16,793,789,000	16,718,629,000	14		16,613,623,000	16	
17	Mellon Bank NA, Pittsburgh	16,293,037,000	15,352,659,000	16		15,803,197,000	17	
18	Irving Trust Co., New York	15,028,407,000	14,150,710,000	18		14,154,588,000	19	+1
19	Republic National Bank, New York	13,943,007,000	14,125,629,000	19		13,897,318,000	20	+1
20	National Bank of Detroit	12,763,071,000	12,029,138,000	20		11,989,495,000	21	+1
21	National Westminster Bank USA, New York	11,751,815,000	10,378,706,000	23	+ 2	11,389,004,000	23	+2
22	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	11,319,632,000	9,445,585,000	27	+ 5	10,517,863,000	27	+5
23	Union Bank, San Francisco	11,137,492,000	5,546,424,000	58	+35	11,911,043,000	22	
24	NCNB National Bank of North Carolina, Charlotte	11,111,228,000	10,683,993,000	21		11,054,684,000	24	
25	Southeast Bank NA, Miami	10,928,802,000	9,875,801,000	25		10,287,300,000	28	+3
26	Boston Safe Deposit & Trust Co.	10,825,566,000	14,269,742,000	17		15,464,313,000	18	
27	Sovran Bank NA, Richmond	9,997,793,000	9,909,766,000	24		9,779,420,000	30	+3
28	Deposit Insurance Bridge Bank NA, Dallas (b)	9,693,424,000m	5,388,305,000	60	+32	4,033,803,000	90	+62
29	Pittsburgh National Bank	9,758,161,000	8,562,193,000	29		10,045,593,000	29	
30	First Bank NA, Minneapolis	9,529,749,000	10,596,985,000	22		10,674,563,000	26	
31	First Union National Bank, Charlotte, N.C.	9,410,591,000	8,151,237,000	33	+ 2	8,784,792,000	32	+1
32	Citizens & Southern National Bank, Atlanta	9,064,214,000	8,169,400,000	32		8,454,641,000	34	+2
33	Bank of New England NA, Boston	8,932,613,000	9,623,910,000	26		10,904,043,000	25	
34	Seattle-First National Bank	8,838,031,000	8,268,580,000	30		8,870,643,000	31	
35	Valley National Bank, Phoenix	8,356,508,000	8,778,437,000	28		8,639,762,000	33	
36	NCNB National Bank of Florida, Tampa	8,323,170,000	6,764,765,000	43	+ 7	7,357,750,000	39	+3
37	Connecticut Bank & Trust Co. NA, Hartford	7,879,829,000	6,938,800,000	37		7,509,700,000	38	+1
38	First Fidelity Bank NA, Newark, N.J.	7,853,628,000	8,174,563,000	31		7,967,395,000	36	
39	Crestar Bank, Richmond	7,586,881,000	7,240,568,000	36		7,291,054,000	40	+1
40	Michigan National Bank, Farmington Hills	7,566,908,000	6,878,988,000	39		7,694,746,000	37	
41	Connecticut National Bank, Hartford	7,301,034,000	7,388,719,000	35		8,045,283,000	35	
42	Comerica Bank-Detroit	7,228,440,000	6,905,623,000	38		7,217,355,000	41	
43	Philadelphia National Bank	7,016,103,000	6,492,712,000	46	+ 3	7,131,118,000	42	
44	First Union National Bank of Florida, Jacksonville	6,840,614,000	6,492,103,000	47	+ 3	7,122,471,000	43	
45	Manufacturers National Bank, Detroit	6,821,284,000	5,991,179,000	49	+ 4	6,521,981,000	47	+2
46	Maryland National Bank, Baltimore	6,675,897,000	6,523,226,000	44		6,793,502,000	44	
47	Harris Trust & Savings Bank, Chicago	6,642,405,000	6,774,062,000	42		6,508,050,000	48	+1
48	United States National Bank, Portland, Ore.	6,626,241,000	6,033,039,000	48		6,095,867,000	51	+3
49	Fidelity Bank NA, Philadelphia	6,488,484,000	6,864,860,000	40		6,706,244,000	45	
50	Ameritrust Co. NA, Cleveland	6,480,448,000	5,575,279,000	56	+ 6	6,542,938,000	46	
51	Huntington National Bank, Columbus, Ohio	6,413,359,000	5,783,964,000	52	+ 1	6,055,783,000	54	+3
52	Texas Commerce Bank NA, Houston	6,374,243,000	6,516,985,000	45		6,453,537,000	49	
53	Meridien Bank, Reading, Pa.	6,137,150,000	5,804,632,000	51		6,010,077,000	56	+3
54	Florida National Bank, Jacksonville	5,914,534,000	5,724,759,000	53		6,066,205,000	53	
55	First Interstate Bank of Arizona NA, Phoenix	5,881,460,000	5,694,164,000	54		5,818,569,000	57	+2
56	Bank of Hawaii, Honolulu	5,880,472,000	4,957,601,000	65	+ 9	5,802,007,000	60	+4
57	Security Pacific Bank Washington, Seattle	5,739,519,000	5,874,162,000	50		5,686,248,000	59	+2
58	First National Bank, Atlanta	5,726,983,000	5,647,134,000	55		6,017,771,000	55	
59	First Interstate Bank of Texas NA, Houston	5,716,636,000	3,529,031,000	97	+38	6,073,573,000	52	
60	Fleet National Bank, Providence, R.I.	5,659,708,000	5,184,235,000	61	+ 1	5,539,747,000	62	+2
61	Bank of Tokyo Trust Co., New York	5,645,414,000	5,443,140,000	59		5,497,629,000	64	+3
62	National City Bank, Cleveland	5,602,534,000	4,828,036,000	67	+ 5	5,512,392,000	63	+1
63	AmSouth Bank NA, Birmingham, Ala.	5,555,779,000	4,922,967,000	66	+ 3	5,692,601,000	58	
64	Provident National Bank, Philadelphia	5,545,364,000	4,985,655,000	64		6,432,758,000	50	
65	Norwest Bank Minnesota NA, Minneapolis	5,529,627,000	5,552,689,000	57		5,540,745,000	61	
66	Sanwa Bank California, San Francisco	5,524,297,000	4,648,989,000	71	+ 5	5,137,163,000	68	+2
67	Boatmen's National Bank, St. Louis	5,449,334,000	2,876,259,000	119	+52	3,180,418,000	114	+47
68	Citizens & Southern National Bank, Fort Lauderdale, Fla.	5,190,515,000	4,330,237,000	77	+ 9	4,605,646,000	79	+11
69	Signet Bank/Virginia, Richmond	5,125,279,000	5,015,479,000	63		5,040,648,000	70	+1
70	Hibernia National Bank, New Orleans	5,089,469,000	4,392,747,000	76	+ 6	4,733,616,000	75	+5
71	Northern Trust Co., Chicago	5,081,201,000	4,474,380,000	75	+ 4	5,165,804,000	67	
72	Shawmut Bank NA, Boston	5,063,037,000	5,018,200,000	62		5,059,673,000	69	
73	Barnett Bank of South Florida NA, Miami	5,016,400,000	4,641,341,000	72		4,865,028,000	72	
74	Riggs National Bank, Washington, D.C.	4,998,048,000	4,785,942,000	69		5,253,756,000	66	
75	First Interstate Bank of Oregon NA, Portland	4,889,811,000	4,704,903,000	69		4,835,390,000	73	
76	Society National Bank, Cleveland	4,805,275,000	4,566,657,000	74		4,607,396,000	78	+2
77	Banco Popular de Puerto Rico, San Juan	4,777,463,000	4,612,037,000	73		4,715,833,000	76	
78	State Street Bank & Trust Co., Boston	4,774,352,000	4,692,093,000	70		5,390,469,000	65	
79	First Pennsylvania Bank NA, Philadelphia	4,729,610,000	4,328,301,000	78		4,756,989,000	74	
80	First Tennessee Bank NA, Memphis	4,726,428,000	4,231,426,000	80		4,468,737,000	80	
81	First City, Texas-Houston NA	4,711,155,000	2,807,267,000	124	+43	4,222,849,000	87	+6
82	European American Bank, New York	4,681,104,000	4,222,198,000	81		4,385,398,000	81	
83	Bank of California NA, San Francisco	4,617,081,000	3,197,859,000	103	+20	4,868,600,000	71	
84	First National Bank of Maryland, Baltimore	4,412,830,000	4,070,545,000	83		4,227,194,000	86	+2
85	Midlantic National Bank, Newark, N.J.	4,363,802,000	4,257,001,000	79		4,658,275,000	77	
86	Fifth Third Bank, Cincinnati	4,343,380,000	2,429,293,000	143	+57	2,593,721,000	142	+56
87	National Westminster Bank NJ, Jersey City, N.J.	4,303,298,000	2,786,430,000	126	+39	4,327,064,000	82	
88	South Carolina National Bank, Columbia	4,290,897,000	3,681,036,000	91	+ 3	4,028,127,000	92	+4
89	First Alabama Bank, Montgomery	4,273,624,000	3,887,334,000	85		4,238,964,000	85	
90	First Florida Bank NA, Tampa	4,263,321,000	4,016,689,000	84		4,294,028,000	83	
91	Israel Discount Bank, New York	4,144,162,000	3,706,333,000	88		3,965,892,000	95	+4
92	American Security Bank NA, Washington, D.C.	4,099,603,000	3,691,617,000	89		3,999,228,000	94	+2
93	Chase Lincoln First Bank NA, Rochester, N.Y.	4,028,295,000	3,731,003,000	87		4,096,672,000	89	
94	BancOhio National Bank, Columbus	3,995,179,000	3,688,254,000	90		3,984,094,000	93	
95	Central Fidelity Bank, Richmond	3,890,053,000	3,535,396,000	95	+ 1	3,744,671,000	97	+2
96	First Hawaiian Bank, Honolulu	3,831,988,000	3,393,148,000	98	+ 2	3,621,793,000	99	+3
97	Chemical Bank New Jersey NA, Morristown	3,780,393,000	1,598,248,000	208	+ 111	1,698,163,000	206	+109
98	U.S. Bank of Washington NA, Seattle	3,779,689,000	3,337,195,000	99	+ 1	3,417,178,000	103	+5
99	Premier Bank NA, Baton Rouge, La.	3,759,230,000	1,092,747,000	279	+ 180	3,537,880,000	100	+1
100	Greenwood Trust Co., New Castle, Del.	3,741,429,000	3,584,481,000	93		4,291,949,000	84	

Data Source: American Banker questionnaire. The data requested are consolidated—for the bank and its domestic and foreign subsidiaries. American Banker requests deposit data as reported on the Federal Regulatory Report of Condition (RC Balance Sheet items 13a plus 13b) whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. In the case of mergers, the bank under whose charter the merger took place — is considered the surviving bank, unless otherwise noted. (a)— Bank was created by the FDIC on 1/30/88, to merge the 40 bank affiliates of the insolvent First RepublicBank Corp. Data shown for 6/30/88 are for the former First RepublicBank Dallas NA, the largest bank merged. (b)— Bank was created by the FDIC on 3/28/88, to merge 20 former MCorp banks. On July 5, Banc One, Columbus, Ohio, began operating the bank, now called Banc One, Texas, NA, under a management agreement with the FDIC. This arrangement will be in effect until Nov. 4. Data for prior periods are for the former MBank Dallas NA, the largest bank merged. (m)— Data for June 30 were not available; therefore, data for March 31 were used.

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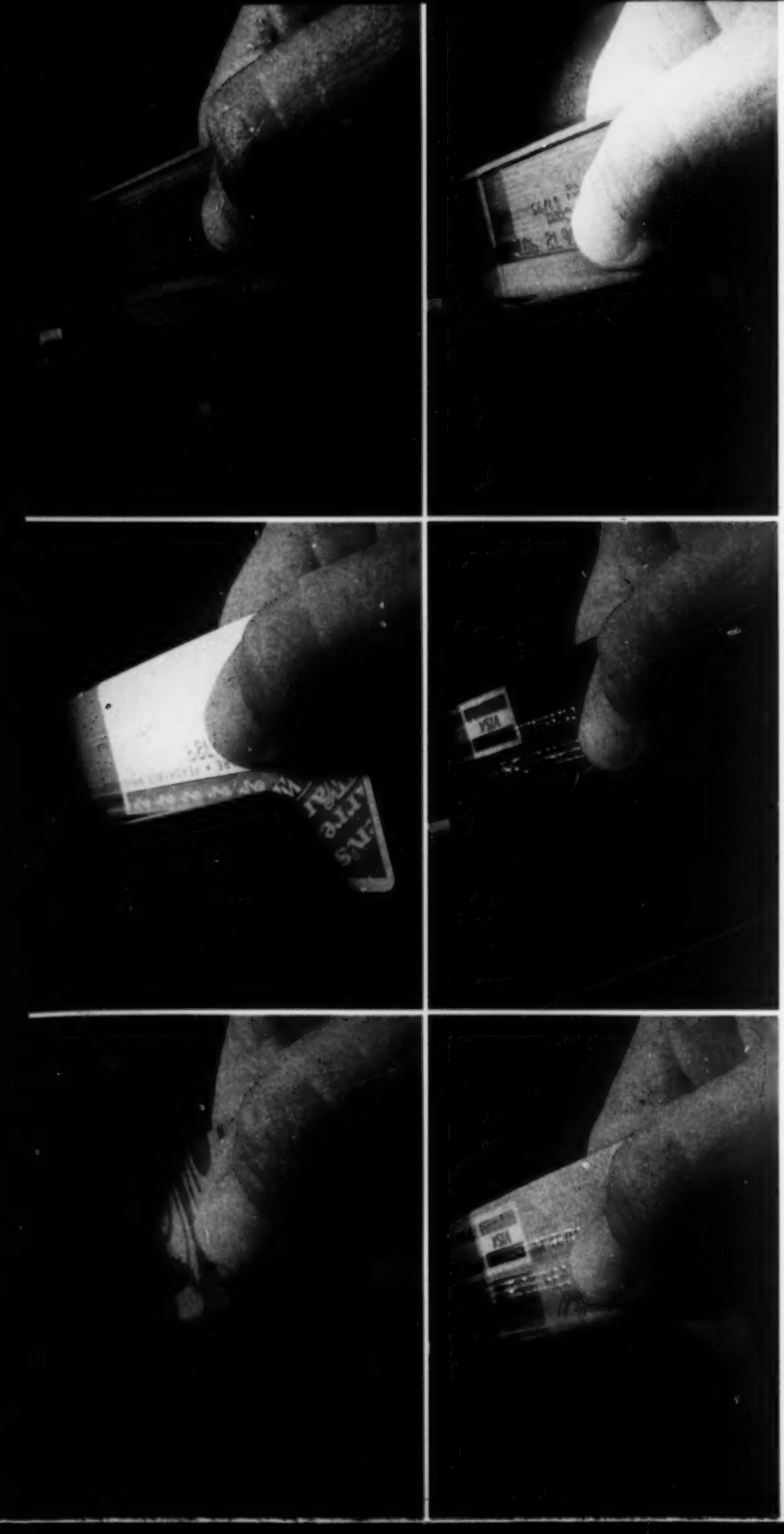

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At Total System Services (TSYS), flexibility is our strong suit. And in the world of credit card processing, being flexible is the name of the game.

By consistently providing high-quality credit card services, from transaction processing and credit analysis to complete management of entire credit card operations, we've firmly established the value of The Total System.

As the nation's second-largest independent card processor, we have the experience to handle any size job... and the innovative, well-trained personnel to design a system that fits *your* needs.

Challenge Us!

So go ahead, give us a call. We specialize in handling the kind of questions that would make most processors hesitate.

Is credit card processing costing you more money than it should? How do you find a reliable way to assess credit risks? Are you up-to-date on the latest technology? And most important: Does your credit card program appeal to your merchants and cardholders and enhance your company's reputation?

To get the answers you deserve, challenge us today and see how our innovation, attention to detail and split-second timing has a way of turning tough customers... into satisfied customers.

Find out how TSYS can improve your credit card operation. Contact M. Troy Woods, V.P. Marketing, P.O. Box 1755, Columbus, GA 31902-1755. (404) 649-2300.

TSYS®

TOTAL SYSTEM SERVICES, INC.

Top 300 Commercial Banks in the United States

In order of total deposits June 30, 1989, compared with June 30, 1988 and Dec. 31, 1988

Rank 6/30/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/30/88	Gain from 6/30/88	Deposits Dec. 31, 1988	Rank 12/31/88	Gain from 12/31/88
101	Norstar Bank of Upstate NY, Albany	3,644,131,000	3,668,285,000	92		4,029,608,000	91	
102	Citibank (New York State), Perinton	3,612,070,000	3,548,140,000	94		3,745,548,000	96	
103	Branch Banking & Trust Co., Wilson, N.C.	3,574,384,000	3,129,560,000	108	+ 5	3,400,029,000	104	+1
104	City National Bank, Beverly Hills	3,532,122,000	2,873,281,000	120	+16	3,465,407,000	101	
105	Security Pacific Bank Arizona, Phoenix	3,517,827,000	4,170,949,000	82		4,208,639,000	88	
106	Trust Company Bank, Atlanta	3,491,727,000	3,735,179,000	86		3,689,377,000	96	
107	United Jersey Bank, Hackensack, N.J.	3,489,006,000	3,066,241,000	111	+ 4	3,312,691,000	107	
108	INB National Bank, Indianapolis	3,481,493,000	3,155,452,000	106		3,462,640,000	102	
109	Equitable Bank NA, Baltimore	3,467,637,000	3,240,847,000	101		3,288,048,000	108	
110	Sumitomo Bank of California, San Francisco	3,356,871,000	3,135,872,000	107		3,318,751,000	106	
111	BayBank Middlesex, Burlington, Mass.	3,330,333,000	2,955,170,000	115	+ 4	3,116,903,000	118	+7
112	Continental Bank, Norristown, Pa.	3,306,786,000	2,964,317,000	114	+ 2	3,174,552,000	115	+3
113	Sovran Bank/Maryland, Bethesda, Md.	3,281,699,000	3,076,272,000	109		3,097,780,000	120	+7
114	First Union National Bank, Atlanta	3,276,361,000	3,201,583,000	102		3,263,817,000	109	
115	National Community Bank, Rutherford, N.J.	3,252,152,958	2,942,298,000	116	+ 1	3,078,796,736	122	+7
116	American National Bank & Trust Co., Chicago	3,217,493,000	3,042,262,000	113		3,186,786,000	113	
117	Norstar Bank NA, Buffalo, N.Y.	3,176,718,000	2,939,155,000	117		3,142,946,000	117	
118	Sun Bank NA, Orlando, Fla.	3,172,689,000	2,859,235,000	121	+ 3	3,214,358,000	112	
119	Bank One Columbus NA, Ohio	3,145,363,000	3,281,480,000	100		3,013,558,000	126	+7
120	Chase Manhattan Bank (USA) NA, Wilmington, Del.	3,128,300,000	1,684,005,000	198	+78	2,025,912,000	178	+58
121	Mellon Bank (East) NA, Philadelphia	3,126,705,000	3,173,331,000	104		3,352,590,000	105	
122	Industrial Bank of Japan Trust Co., New York	3,051,981,000	2,646,623,000	133	+11	3,089,858,000	121	
123	First-Citizens Bank & Trust Co., Raleigh, N.C.	3,027,276,000	2,770,189,000	127	+ 4	2,991,772,000	127	+4
124	First American Bank of Virginia, McLean	2,981,019,000	2,852,306,000	122		2,930,151,000	129	+5
125	Midlantic National Bank/North, West Paterson, N.J.	2,977,577,000	2,672,352,000	129	+ 4	2,841,480,000	132	+7
126	Dominion Bank NA, Roanoke, Va.	2,966,093,000	2,787,784,000	125		3,022,907,000	125	
127	Mercantile Bank NA, Clayton, Mo.	2,933,768,000	3,159,366,000	105		3,043,981,000	123	
128	Manufacturers & Traders Trust Co., Buffalo, N.Y.	2,926,477,000	2,762,126,000	128		3,115,968,000	119	
129	Bank Leumi Trust Co., New York	2,924,521,000	2,640,849,000	134	+ 5	2,826,862,000	133	+4
130	Bank One Indianapolis NA	2,920,906,000	2,868,061,000	130		2,911,989,000	130	
131	Citizens & Southern National Bank, Charleston, S.C.	2,911,131,000	3,062,115,000	112		3,036,413,000	124	
132	Bank South NA, Atlanta	2,885,298,000	2,580,374,000	136	+ 4	2,727,320,000	135	+3
133	First Interstate Bank of Washington NA, Seattle	2,883,139,000	2,876,686,000	118		2,938,083,000	128	
134	Sovran Bank/Central South, Nashville, Tenn.	2,882,512,000	2,320,717,000	150	+16	2,707,869,000	136	+2
135	First National Bank, Louisville, Ky.	2,869,356,000	2,565,716,000	138	+ 3	3,147,699,000	116	
136	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	2,859,180,000	3,075,915,000	110		3,258,708,000	110	
137	Deposit Guaranty National Bank, Jackson, Miss.	2,856,443,000	2,844,702,000	123		2,844,645,000	131	
138	Trustcorp Bank Ohio, Toledo	2,840,644,000	2,560,440,000	139	+ 1	2,604,121,000	141	+3
139	Central Bank of the South, Birmingham, Ala.	2,818,879,000	2,449,066,000	141	+ 2	2,614,001,000	140	+1
140	Bank of Baltimore	2,797,940,000	2,573,799,000	137		2,882,475,000	138	
141	Banco de Ponce, P.R.	2,787,436,000	2,586,948,000	135		2,524,029,599	146	+5
142	First Interstate Bank of Nevada NA, Reno	2,772,496,000	2,651,191,000	132		2,822,478,000	134	
143	United States Trust Co., New York	2,704,539,000	2,204,454,000	160	+17	2,495,454,000	147	+4
144	Union Trust Co., Stamford, Conn.	2,668,293,000	2,439,103,000	142		2,695,767,000	137	
145	Barclays Bank of New York NA	2,653,334,000	2,315,398,000	151	+ 6	2,676,770,000	139	
146	Citibank (South Dakota) NA, Sioux Falls	2,619,329,000	1,602,682,000	206	+60	2,206,499,000	166	+20
147	Old Kent Bank & Trust Co., Grand Rapids, Mich.	2,612,721,000	2,420,237,000	144		2,561,181,000	145	
148	Fuji Bank & Trust Co., New York	2,601,025,000	2,654,349,000	131		3,232,846,000	111	
149	Trustmark National Bank, Jackson, Miss.	2,586,460,000	2,392,551,000	146		2,425,286,923	150	+1
150	Signet Bank/Maryland, Baltimore	2,558,003,000	2,390,547,000	147		2,445,426,000	148	
151	Citizens First National Bank, Ridgewood, N.J.	2,521,138,000	2,237,298,000	156	+ 5	2,405,170,000	152	+1
152	American Express Centurion Bank, Newark, Del.	2,444,953,000	2,133,482,000	165#	+13	2,101,683,000	171	+19
153	First Wisconsin National Bank, Milwaukee	2,426,477,000	2,529,792,000	140		2,579,106,000	143	
154	Equibank, Pittsburgh	2,408,646,000	2,116,340,000	165	+11	2,253,006,000	164	+10
155	First Security Bank of Utah NA, Salt Lake City	2,390,352,000	2,271,767,000	154		2,322,666,000	155	
156	Central Trust Co. NA, Cincinnati	2,371,698,000	2,231,048,000	157	+ 1	2,416,457,000	151	
157	Wilmington Trust Co., Del.	2,353,159,000	2,211,814,000	159	+ 2	2,251,149,000	157	
158	Star Bank NA, Cincinnati	2,322,314,000	1,961,588,000	171	+13	2,330,951,000	154	
159	Bank of Boston Connecticut, Waterbury	2,303,534,000	2,152,379,000	163	+ 4	2,263,014,000	163	+4
160	First of America Bank-Southeast Michigan NA, Detroit	2,302,813,000	2,263,492,000	155		2,269,359,000	161	+1
161	Rhode Island Hospital Trust National Bank, Providence	2,297,755,000	2,297,145,000	152		2,338,972,000	153	
162	NCNB South Carolina, Columbia	2,284,635,000	1,850,981,000	182	+20	2,081,160,000	173	+11
163	Puget Sound National Bank, Tacoma, Wash.	2,275,866,000	1,730,352,000	191	+28	1,788,534,000	200	+37
164	West One Bank Idaho, NA, Boise	2,272,783,000	2,040,443,000	167	+ 3	2,280,463,000	158	
165	SouthTrust Bank of Alabama NA, Birmingham	2,271,065,000	2,152,192,000	164		2,129,563,000	169	+4
166	Hamilton Bank, Lancaster, Pa.	2,250,357,000	2,384,317,000	148		2,278,858,000	159	
167	Imperial Bank, Los Angeles	2,249,080,000	1,872,914,000	178	+11	2,032,477,000	177	+10
168	Exchange National Bank, Chicago	2,223,429,000	1,896,529,000	195	+27	2,019,982,000	179	+11
169	Norstar Bank, Hempstead, N.Y.	2,220,944,000	1,951,108,000	173	+ 4	2,273,667,000	160	
170	Citytrust, Bridgeport, Conn.	2,217,299,000	2,162,376,000	162		2,214,756,000	165	
171	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,196,690,000	1,914,817,000	176	+ 5	2,142,078,000	168	
172	First American National Bank, Nashville, Tenn.	2,191,473,000	2,322,562,000	149		2,429,962,000	149	
173	Boatmen's First National Bank, Kansas City, Mo.	2,162,200,000	1,118,879,000	271	+96	1,675,012,000	210	+37
174	Third National Bank, Nashville, Tenn.	2,156,503,000	2,112,740,000	166		2,205,219,000	167	
175	Frost National Bank, San Antonio, Tex.	2,151,020,000	1,864,111,000	179	+ 4	1,991,581,000	182	+7
176	Valley Bank of Nevada, Las Vegas	2,059,354,000	1,836,627,000	183	+ 7	1,944,006,000	185	+9
177	Merchants National Bank & Trust Co., Indianapolis	2,051,060,000	1,951,908,000	172		2,120,819,000	170	
178	Key Bank NA, Albany, N.Y.	2,040,587,000	1,920,734,000	174		2,036,675,000	175	
179	First National Bank of Commerce, New Orleans	2,038,619,000	1,744,527,000	188	+ 9	2,083,635,000	172	
180	Whitney National Bank, New Orleans	2,036,994,000	2,222,851,000	158		2,266,667,000	162	
181	First Fidelity Bank NA/North Jersey, Totowa, N.J.	2,036,281,000	1,964,167,000	168		2,035,938,000	176	
182	Citibank (Arizona), Phoenix	2,024,337,000	2,201,539,000	161		2,076,098,000	174	
183	New Jersey National Bank, Pennington	2,018,522,000	1,964,427,000	170		1,969,041,000	183	
184	Key Bank of Central New York NA, Syracuse	2,005,259,000	1,972,222,000	169		1,964,521,000	184	
185	Southern National Bank, Lumberton, N.C.	1,986,023,000	1,821,429,000	184		1,918,505,000	189	+4
186	Union Planters National Bank, Memphis, Tenn.	1,985,689,000	1,664,334,000	202	+16	1,886,412,000	190	+4
187	Barnett Bank of Central Florida NA, Orlando	1,959,110,000	1,725,833,000	192	+ 5	1,874,266,000	191	+4
188	Union National Bank, Pittsburgh	1,949,739,000	1,912,183,000	177		1,997,750,000	181	
189	Morgan Bank (Delaware), Wilmington	1,924,373,000	1,415,510,000	227	+38	1,525,738,000	227	+38
190	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	1,898,609,000	1,714,225,000	193	+ 3	1,836,376,000	194	+4
191	Midlantic National Bank/South, Mt. Laurel, N.J.	1,890,466,000	1,858,869,000	181		1,925,615,000	187	
192	First Eastern Bank NA, Wilkes-Barre, Pa.	1,887,482,000	1,623,810,000	203	+11	1,819,833,000	196	+6
193	Zions First National Bank, Salt Lake City, Utah	1,877,921,000	1,862,447,000	180		1,908,736,000	186	
194	First City, Texas-Dallas	1,872,953,000	537,156,000	461	+ 267	2,008,241,000	180	
195	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	1,862,306,000	1,807,249,000	185		1,858,344,000	192	
196	United Bank of Denver NA	1,858,045,000	1,795,918,000	186		1,919,965,000	188	
197	National Bank of Alaska, Anchorage	1,858,002,000	1,244,548,000	251	+54	1,274,131,000	256	+58
198	United Carolina Bank, Whiteville, N.C.	1,854,616,000	1,732,414,000	190		1,835,260,000	195	
199	Banco Santander Puerto Rico, Hato Rey	1,840,557,000	1,453,240,000	222	+23	1,660,311,000	213	+14
200	Bank One Dayton NA, Ohio	1,836,465,000	1,592,390,000	209	+ 9	1,695,692,000	207	+7

Data Source: American Banker questionnaire. The data requested are consolidated—for the bank and its domestic and foreign subsidiaries. American Banker requests deposit data as reported on the Federal Regulatory Report of Condition (RC Balance Sheet, items 13a plus 13b), whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. In the case of mergers, the bank — under whose charter the merger took place — is considered the surviving bank, unless otherwise noted. (#— Rank bank would have had, if it had been included in the survey.

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NO DEPOSIT.
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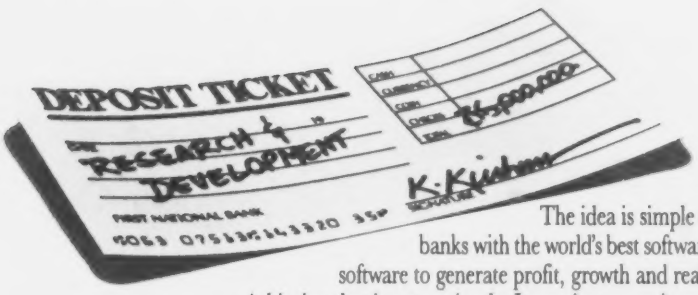

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Top 300 Commercial Banks in the United States

In order of total deposits June 30, 1989, compared with June 30, 1988 and Dec. 31, 1988

Rank 6/30/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/30/88	Gain from 6/30/88	Deposits Dec. 31, 1988	Rank 12/31/88	Gain from 12/31/88
201	Liberty National Bank & Trust Co., Louisville, Ky.	1,812,586,000	1,615,890,000	205	+ 4	1,844,305,000	193	
202	National State Bank, Elizabeth, N.J.	1,803,898,000	1,699,369,000	194		1,831,423,000	196	
203	First Virginia Bank, Falls Church	1,789,367,000	1,758,290,000	187		1,813,793,000	199	
204	Sun Bank/Miami NA	1,782,851,000	1,672,386,000	199		1,757,999,000	201	
205	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	1,764,071,000	1,685,019,000	197		1,825,727,000	197	
206	Commerce Bank of St. Louis NA, Clayton, Mo.	1,716,643,000	1,469,176,000	219	+13	1,744,004,000	203	
207	First Fidelity Bank NA, Burlington Twp., N.J.	1,714,558,000	1,661,731,000	200		1,676,448,000	209	+2
208	Sun Bank/South Florida NA, Fort Lauderdale	1,680,623,000	1,568,699,000	207		1,724,711,000	205	
209	Merchants Bank, Kansas City, Mo.	1,679,453,000	1,353,112,000	234	+25	1,494,535,000	231	+22
210	United Jersey Bank Central NA, Princeton, N.J.	1,672,538,000	716,644,000	384	+ 174	1,655,654,000	214	+4
211	First National Bank, Akron, Ohio	1,658,109,000	1,654,874,000	201		1,673,445,000	211	
212	M & I Marshall & Ilsley Bank, Milwaukee	1,640,859,000	1,735,670,000	189		1,746,954,000	202	
213	United Bank & Trust Co., Hartford, Conn.	1,640,659,000	1,430,814,000	224	+11	1,589,347,000	218	+5
214	First National Bank, Toms River, N.J.	1,630,361,000	1,618,707,000	204		1,566,546,000	222	+8
215	National Bank of Washington, Washington, D.C.	1,621,705,000	1,586,275,000	210		1,632,443,000	215	
216	Trust Company of New Jersey, Jersey City	1,612,080,000	1,351,695,000	235	+19	1,512,883,000	228	+12
217	Texas Commerce Bank Dallas NA	1,609,514,000	1,582,905,000	211		1,737,337,000	204	
218	Society Bank NA, Dayton, Ohio	1,597,347,000	1,522,962,000	215		1,601,894,000	216	
219	Merchants Bank NA, Allentown, Pa.	1,587,308,000	1,533,419,682	214		1,587,345,506	219	
220	Bank of Delaware, Wilmington	1,559,724,000	1,511,448,000	216		1,584,631,000	220	
221	Provident Bank, Cincinnati	1,556,563,000	1,311,024,000	241	+20	1,529,740,000	226	+5
222	Bank of New England-West NA, Springfield, Mass.	1,529,203,000	1,476,821,000	218		1,558,823,000	223	+1
223	BayBank Norfolk County Trust Co., Dedham, Mass.	1,515,834,000	1,357,767,000	233	+10	1,414,025,000	244	+21
224	Bank One Cleveland NA	1,508,787,000	1,308,984,000	242	+18	1,480,850,000	232	+8
225	Valley National Bank, Passaic, N.J.	1,505,614,000	1,410,341,000	229	+ 4	1,495,634,000	229	+4
226	First Security Bank of Idaho NA, Boise	1,501,969,000	1,423,705,000	226		1,464,920,000	234	+8
227	Casco Northern Bank NA, Portland, Me.	1,498,962,000	1,333,920,000	237	+10	1,456,484,000	235	+8
228	Barnett Bank of Jacksonville NA, Fla.	1,497,775,000	1,326,937,000	239	+11	1,400,199,000	246	+18
229	Bank of New England South NA, Brockton, Mass.	1,493,538,000	610,100,000	421	+ 192	622,049,000	429	+200
230	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,486,834,000	1,453,802,000	221		1,422,240,000	242	+12
231	Manufacturers Hanover Bank (Delaware), Wilmington	1,486,418,000	1,280,760,000	245	+14	1,688,557,000	208	
232	Barnett Bank of Southwest Florida, Sarasota	1,482,497,000	1,430,751,000	225		1,495,457,000	230	
233	Norwest Bank South Dakota NA, Sioux Falls	1,474,368,000	1,385,856,000	230		1,479,928,000	233	
234	First Bank of Maine, Portland	1,460,697,000	1,330,259,000	238	+ 4	1,389,825,000	247	+13
235	First American Bank NA, Washington, D.C.	1,452,145,000	1,414,495,000	228		1,534,251,000	225	
236	Bank of Oklahoma NA, Tulsa	1,449,257,000	1,509,549,000	217		1,437,399,000	237	+1
237	IBJ Schroder Bank & Trust Co., New York	1,447,486,000	1,375,458,000	232		1,583,723,000	221	
238	Dahwa Bank Trust Co., New York	1,434,726,000	1,686,662,000	196		1,401,666,000	245	+7
239	Bank of the West, San Francisco	1,434,694,000	1,164,857,000	260	+21	1,373,543,000	248	+9
240	Citizens Bank & Trust Co., Riverdale, Md.	1,411,677,000	1,461,204,000	220		1,433,339,000	239	
241	Key Bank of Maine, Augusta	1,407,691,000	564,919,000	446	+ 205	1,365,337,000	249	+8
242	Maryland Bank NA, Newark, Del.	1,401,769,000	1,255,540,000	249	+ 7	1,433,569,000	238	
243	Summit Bank, Fort Wayne, Ind.	1,399,063,000	1,291,061,000	243		1,363,993,000	250	+7
244	Sunwest Bank of Albuquerque NA, N.M.	1,357,067,000	1,385,217,000	231		1,429,201,000	240	
245	Texas American Bridge Bank NA, Fort Worth	1,354,335,000	1,918,049,000	175		1,591,160,000	217	
246	First American Bank of Georgia NA, Atlanta	1,346,054,000	1,273,990,000	248	+ 2	1,287,824,000	252	+6
247	Shawmut Arlington Trust Co., Lawrence, Mass.	1,345,321,000	1,104,744,000	275	+28	1,428,940,000	241	
248	Dominion Bank of Middle Tennessee, Nashville	1,323,330,000	1,092,674,000	280	+32	1,328,731,000	251	+3
249	United Missouri Bank of Kansas City NA	1,307,319,000	1,275,068,000	247		1,555,796,000	224	
250	First Deposit National Bank, Tilton, N.H.	1,306,978,000m	N.A.			1,203,626,000	262†	+12
251	Barnett Bank of Tampa NA, Fla.	1,291,824,000	1,202,461,000	256	+ 5	1,286,649,000	253	+2
252	BayBank Harvard Trust Co., Cambridge, Mass.	1,284,122,000	1,079,423,000	286	+34	1,177,819,000	272	+20
253	Mercantile-Safe Deposit & Trust Co., Baltimore	1,282,710,000	1,100,598,000	277	+24	1,189,036,000	270	+17
254	Bank One Milwaukee NA	1,274,791,000	1,207,972,000	254		1,246,821,000	258	+4
255	Bank IV Wichita NA, Kan.	1,257,930,000	1,112,402,000	273	+18	1,196,859,000	266	+11
256	Security Bank & Trust Co., Southgate, Mich.	1,252,029,000	1,130,578,000	267	+11	1,198,854,000	263	+7
257	Bank of New York (Delaware), Wilmington	1,251,128,000	1,444,321,000	223		1,661,265,000	212	
258	San Diego Trust & Savings Bank, Calif.	1,239,407,000	1,198,975,000	257		1,258,412,000	257	
259	Sunburst Bank, Grenada, Miss.	1,238,320,000	1,181,665,000	258		1,193,843,000	269	+10
260	Bank of New England-Worcester, Mass.	1,227,925,000	853,836,000	340	+80	1,131,868,000	282	+22
261	Central Jersey Bank & Trust Co., Freehold, N.J.	1,225,151,000	1,144,930,000	263	+ 2	1,198,243,000	264	+3
262	Summit Trust Co., N.J.	1,214,853,000	1,163,942,000	261		1,226,752,000	261	
263	Bank of Mississippi, Tupelo	1,214,546,000	1,126,084,000	270	+ 7	1,145,366,000	279	+16
264	Mitsui Manufacturers Bank, Los Angeles	1,206,461,000	1,533,801,000	213		1,447,006,000	236	
265	Jefferson National Bank, Charlottesville, Va.	1,205,856,000	1,116,578,000	272	+ 7	1,194,623,000	268	+3
266	Laredo National Bank, Tex.	1,193,026,000	1,140,370,000	265		1,237,884,000	259	
267	National Bank of Commerce, Memphis, Tenn.	1,191,016,000	1,091,842,000	281	+14	1,158,264,000	277	+10
268	Norwest Bank Nebraska NA, Omaha	1,190,418,000	1,155,431,000	262		1,199,189,000	262	
269	Mark Twain Bank, Ladue, Mo.	1,187,298,000	1,090,935,000	282	+13	1,235,035,000	260	
270	Commerce Bank of Kansas City NA, Mo.	1,183,459,000	1,047,450,000	293	+23	1,197,549,000	265	
271	Commonwealth National Bank, Harrisburg, Pa.	1,181,784,000	1,098,098,000	278	+ 7	1,119,844,000	285	+14
272	First Interstate Bank of Denver NA	1,174,037,000	1,276,991,000	246		1,275,263,000	254	
273	Sun Bank of Tampa Bay, Tampa, Fla.	1,171,815,000	1,086,821,000	283	+10	1,174,514,000	275	+2
274	Shawmut Worcester County Bank NA, Worcester, Mass.	1,164,052,000	1,085,354,000	285	+11	1,174,584,000	274	
275	First American Bank of Maryland, Silver Spring	1,160,188,000	1,017,000,000	299	+24	1,151,589,000	278	+3
276	Westamerica Bank NA, San Rafael, Calif.	1,145,192,000	1,128,183,000	268		1,125,312,000	283	+7
277	Society Bank of Eastern Ohio NA, Canton	1,143,462,000	1,102,380,000	276		1,124,633,000	284	+7
278	First American National Bank, Knoxville, Tenn.	1,139,612,000	961,260,000	309	+31	1,196,457,000	267	
279	First National Bank of Central Jersey, Brickpewster Twp., N.J	1,135,956,000	1,064,331,000	289	+10	1,103,211,000	291	+12
280	LaSalle National Bank, Chicago	1,130,059,000	1,144,335,000	264		1,105,378,000	290	+10
281	Amalgamated Bank, New York	1,124,453,000	1,165,137,000	259		1,144,708,000	280	
282	Provident Bank of Maryland, Baltimore	1,122,249,000	1,078,024,000	287	+ 5	1,118,488,000	286	+4
283	Bank of New England-Old Colony NA, Providence, R.I.	1,118,247,000	931,314,000	316	+33	1,026,494,000	304	+21
284	Banco Central Corp., Hato Rey, P.R.	1,110,661,000	998,995,000	300	+16	1,136,612,000	281	
285	Gainer Bank NA, Gary, Ind.	1,108,975,000	1,055,375,000	291	+ 6	1,113,546,000	287	+2
286	Marine Bank, Warren, Pa.	1,108,160,000	954,819,000	314	+28	1,044,968,000	300	+14
287	First American Bank of New York	1,107,357,000	1,028,249,000	297	+10	1,083,302,000	293	+6
288	FirsTier Bank NA, Omaha, Neb.	1,094,542,000	922,163,000	320	+32	1,077,260,000	295	+7
289	Delaware Trust Co., Wilmington	1,090,872,000	976,214,000	305	+16	1,038,057,000	303	+14
290	Key Bank of Oregon, Portland	1,082,198,000	1,076,980,000	288		1,068,016,000	296	+6
291	Marquette Bank Minneapolis NA	1,081,307,000	1,064,048,000	290		1,106,095,000	289	
292	Maine National Bank, Portland	1,065,313,000	958,510,000	311	+19	1,080,085,000	294	+2
293	First National Bank, Omaha, Neb.	1,060,784,000	902,635,000	327	+34	925,062,000	329	+36
294	Bank One Akron NA, Ohio	1,059,826,000	1,038,648,000	295	+ 1	1,056,191,000	299	+5
295	First Bank NA, Milwaukee	1,051,304,000	893,327,000	329	+34	1,062,804,000	298	+3
296	Texas Commerce Bank-El Paso NA	1,047,752,000	977,873,000	304	+ 8	1,066,115,000	297	+1
297	First American Bank & Trust, North Palm Beach, Fla.	1,037,003,000	1,133,851,000	266		1,092,576,000	292	
298	MBank El Paso NA, Tex.	1,035,483,000	1,244,961,000	250		1,176,077,000	273	
299	Liberty National Bank & Trust Co., Oklahoma City	1,035,023,000	1,224,577,000	252		1,187,443,000	271	
300	First Seneca Bank, Butler, Pa.	1,034,895,000	1,037,490,000	296		973,471,000	314	+14

Data Source: American Banker questionnaire. The data requested are consolidated--for the bank and its domestic and foreign subsidiaries. American Banker requests deposit data as reported on the Federal Regulatory Report of Condition (RC-Balance Sheet, items 13a plus 13b), whenever possible. Data may not be comparable with other periods because of mergers, changes in accounting practices, etc. In the case of mergers, the bank — under whose charter the merger took place — is considered the surviving bank, unless otherwise noted. **(m)**— Data for June 30 were not available; therefore, data for March 31 were used. **(†)**— Revised. Rank bank would have had, if revised data had been available.

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THE FINANCIAL DATA SERVICES COMPANY

Top 300 U.S. Commercial Banks

Listed geographically in order of deposit size within states

		Deposits 6/30/89
	Alabama	
63	AmSouth Bank NA, Birmingham	5,555,779,000
89	First Alabama Bank, Montgomery	4,273,624,000
139	Central Bank of the South, Birmingham	2,818,879,000
165	SouthTrust Bank of Alabama NA, Birmingham	2,271,065,000
	Alaska	
197	National Bank of Alaska, Anchorage	1,858,002,000
	Arizona	
35	Valley National Bank, Phoenix	8,358,508,000
55	First Interstate Bank of Arizona NA, Phoenix	5,881,460,000
105	Security Pacific Bank Arizona, Phoenix	3,517,827,000
182	Citibank (Arizona), Phoenix	2,024,337,000
	California	
2	Bank of America NT&SA, San Francisco	70,865,000,000
6	Security Pacific National Bank, Los Angeles	37,240,454,000
8	Wells Fargo Bank NA, San Francisco	33,739,827,000
16	First Interstate Bank of California, Los Angeles	16,793,789,000
23	Union Bank, San Francisco	11,137,492,000
66	Sanwa Bank California, San Francisco	5,524,297,000
83	Bank of California NA, San Francisco	4,617,081,000
104	City National Bank, Beverly Hills	3,532,122,000
110	Sumitomo Bank of California, San Francisco	3,356,871,000
167	Imperial Bank, Los Angeles	2,249,080,000
239	Bank of the West, San Francisco	1,434,694,000
258	San Diego Trust & Savings Bank	1,239,407,000
264	Mitsui Manufacturers Bank, Los Angeles	1,206,461,000
276	Westamerica Bank NA, San Rafael	1,145,192,000
	Colorado	
196	United Bank of Denver NA	1,858,045,000
272	First Interstate Bank of Denver NA	1,174,037,000
	Connecticut	
37	Connecticut Bank & Trust Co. NA, Hartford	7,879,829,000
41	Connecticut National Bank, Hartford	7,301,034,000
144	Union Trust Co., Stamford, Conn.	2,668,293,000
159	Bank of Boston Connecticut, Waterbury	2,303,534,000
170	Citytrust, Bridgeport	2,217,299,000
213	United Bank & Trust Co., Hartford	1,640,659,000
	Delaware	
100	Greenwood Trust Co., New Castle	3,741,429,000
120	Chase Manhattan Bank (USA) NA, Wilmington	3,128,300,000
152	American Express Centurion Bank, Newark	2,444,953,000
157	Wilmington Trust Co.	2,353,159,000
189	Morgan Bank (Delaware), Wilmington	1,924,373,000
220	Bank of Delaware, Wilmington	1,559,724,000
231	Manufacturers Hanover Bank (Delaware), Wilmington	1,486,418,000
242	Maryland Bank NA, Newark	1,401,769,000
257	Bank of New York (Delaware), Wilmington	1,251,128,000
269	Delaware Trust Co., Wilmington	1,090,872,000
	District of Columbia	
74	Riggs National Bank, Washington, D.C.	4,968,048,000
92	American Security Bank NA, Washington, D.C.	4,099,603,000
215	National Bank of Washington, Washington, D.C.	1,621,705,000
235	First American Bank NA, Washington, D.C.	1,452,145,000
	Florida	
25	Southeast Bank NA, Miami	10,928,802,000
36	NCNB National Bank of Florida, Tampa	8,323,170,000
44	First Union National Bank of Florida, Jacksonville	6,840,614,000
54	Florida National Bank, Jacksonville	5,914,534,000
68	Citizens & Southern National Bank, Fort Lauderdale	5,190,515,000
73	Barnett Bank of South Florida NA, Miami	5,016,400,000
90	First Florida Bank NA, Tampa	4,263,321,000
118	Sun Bank NA, Orlando	3,172,689,000
187	Barnett Bank of Central Florida NA, Orlando	1,959,110,000
190	Barnett Bank of Pinellas Cty., St. Petersburg	1,898,609,000
204	Sun Bank/Miami NA	1,782,851,000
205	Barnett Bank of Palm Beach Cty., West Palm Beach	1,764,071,000
208	Sun Bank/South Florida NA, Fort Lauderdale	1,680,623,000
228	Barnett Bank of Jacksonville NA	1,497,775,000
232	Barnett Bank of Southwest Florida, Sarasota	1,482,497,000
251	Barnett Bank of Tampa NA	1,291,824,000
273	Sun Bank of Tampa Bay, Tampa	1,171,815,000
297	First American Bank & Trust, North Palm Beach	1,037,003,000
	Georgia	
32	Citizens & Southern National Bank, Atlanta	9,064,214,000
58	First National Bank, Atlanta	5,726,983,000
106	Trust Company Bank, Atlanta	3,491,727,000
114	First Union National Bank, Atlanta	3,276,361,000
132	Bank South NA, Atlanta	2,885,298,000
248	First American Bank of Georgia NA, Atlanta	1,346,054,000
	Hawaii	
58	Bank of Hawaii, Honolulu	5,880,472,000
96	First Hawaiian Bank, Honolulu	3,831,988,000
	Idaho	
154	West One Bank Idaho, NA, Boise	2,272,783,000
226	First Security Bank of Idaho NA, Boise	1,501,969,000
	Illinois	
10	First National Bank, Chicago	28,971,456,000
13	Continental Bank NA, Chicago	18,479,556,000
47	Harris Trust & Savings Bank, Chicago	6,642,406,000
71	Northern Trust Co., Chicago	5,081,201,000
116	American National Bank & Trust Co., Chicago	3,217,493,000
168	Exchange National Bank, Chicago	2,223,429,000
280	LaSalle National Bank, Chicago	1,130,059,000
	Indiana	
108	INB National Bank, Indianapolis	3,481,493,000
130	Bank One Indianapolis NA	2,920,906,000
177	Merchants National Bank & Trust Co., Indianapolis	2,051,060,000
243	Summit Bank, Fort Wayne	1,399,063,000
285	Gainer Bank NA, Gary	1,106,975,000
	Kansas	
255	Bank IV Wichita NA	1,257,930,000
	Kentucky	
135	First National Bank, Louisville	2,869,356,000
136	Citizens Fidelity Bank & Trust Co., Louisville	2,859,180,000
201	Liberty National Bank & Trust Co., Louisville	1,812,586,000
	Louisiana	
70	Hibernia National Bank, New Orleans	5,089,469,000
99	Premier Bank NA, Baton Rouge	3,759,230,000
179	First National Bank of Commerce, New Orleans	2,038,619,000
180	Whitney National Bank, New Orleans	2,036,994,000
	Maine	
227	Casco Northern Bank NA, Portland	1,498,962,000
234	Fleet Bank of Maine, Portland	1,460,897,000
241	Key Bank of Maine, Augusta	1,407,681,000
292	Maine National Bank, Portland	1,065,313,000
	Maryland	
46	Maryland National Bank, Baltimore	6,675,897,000
64	First National Bank of Maryland, Baltimore	4,412,830,000
109	Equitable Bank NA, Baltimore	3,467,637,000
113	Sovran Bank/Maryland, Bethesda	3,281,899,000
140	Bank of Baltimore	2,797,940,000
150	Signet Bank/Maryland, Baltimore	2,558,003,000
240	Citizens Bank & Trust Co., Riverdale	1,411,677,000
253	Mercantile-Safe Deposit & Trust Co., Baltimore	1,282,710,000
275	First American Bank of Maryland, Silver Spring	1,160,188,000
282	Provident Bank of Maryland, Baltimore	1,122,249,000
	Massachusetts	
14	First National Bank, Boston	17,853,587,000
26	Boston Safe Deposit & Trust Co.	10,825,565,000
33	Bank of New England NA, Boston	8,932,613,000
72	Shawmut Bank NA, Boston	5,063,037,000
78	State Street Bank & Trust Co., Boston	4,774,352,000
111	BayBank Middlesex, Burlington	3,330,333,000
222	Bank of New England-West NA, Springfield	1,529,203,000
223	BayBank Norfolk County Trust Co., Dedham	1,515,834,000
229	Bank of New England South NA, Brockton	1,493,538,000
247	Shawmut Arlington Trust Co., Lawrence	1,345,321,000
252	BayBank Harvard Trust Co., Cambridge	1,284,122,000
260	Bank of New England-Worcester	1,227,925,000
274	Shawmut Worcester County Bank NA, Worcester	1,164,052,000
	Michigan	
20	National Bank of Detroit	12,763,071,000
40	Michigan National Bank, Farmington Hills	7,556,608,000
42	Comerica Bank-Detroit	7,228,440,000
45	Manufacturers National Bank, Detroit	6,821,284,000
147	Old Kent Bank & Trust Co., Grand Rapids	2,612,721,000
160	First of America Bank-Southeast Michigan NA, Detroit	2,302,813,000
256	Security Bank & Trust Co., Southgate	1,252,029,000
	Minnesota	
30	First Bank NA, Minneapolis	9,529,759,000
65	Norwest Bank Minnesota NA, Minneapolis	5,529,627,000
291	Marquette Bank Minneapolis NA	1,081,307,000
	Mississippi	
137	Deposit Guaranty National Bank, Jackson	2,866,443,000
149	Trustmark National Bank, Jackson	2,586,480,000
259	Sunburst Bank, Grenada	1,238,320,000
263	Bank of Mississippi, Tupelo	1,214,546,000
	Missouri	
67	Boatmen's National Bank, St. Louis	5,449,334,000
127	Mercantile Bank NA, Clayton	2,933,768,000
173	Boatmen's First National Bank, Kansas City	2,162,200,000
206	Commerce Bank of St. Louis NA, Clayton	1,716,643,000
209	Merchants Bank, Kansas City	1,679,453,000
249	United Missouri Bank of Kansas City NA	1,307,319,000
269	Mark Twain Bank, Ladue	1,187,296,000
270	Commerce Bank of Kansas City NA	1,183,459,000
	Nebraska	
268	Norwest Bank Nebraska NA, Omaha	1,190,418,000
288	FirsTier Bank NA, Omaha	1,094,542,000
293	First National Bank, Omaha	1,060,784,000
	Nevada	
142	First Interstate Bank of Nevada NA, Reno	2,772,496,000
176	Valley Bank of Nevada, Las Vegas	2,059,354,000

Top 300 U.S. Commercial Banks

Listed geographically in order of deposit size within states

		Deposits 6/30/89
	New Hampshire	
250	First Deposit National Bank, Tilton, N.H.	1,306,978,000
	New Jersey	
38	First Fidelity Bank NA, Newark	7,853,628,000
85	Midlantic National Bank, Newark	4,363,802,000
87	National Westminster Bank NJ, Jersey City	4,303,298,000
97	Chemical Bank New Jersey NA, Morristown	3,780,393,000
107	United Jersey Bank, Hackensack	3,489,006,000
115	National Community Bank, Rutherford	3,252,152,958
125	Midlantic National Bank/North, West Paterson	2,977,577,000
151	Citizens First National Bank, Ridgewood	2,521,138,000
181	First Fidelity Bank NA/North Jersey, Totowa	2,036,281,000
183	New Jersey National Bank, Pennington	2,018,522,000
191	Midlantic National Bank/South, Mt. Laurel	1,890,465,000
202	National State Bank, Elizabeth	1,803,898,000
207	First Fidelity Bank NA, Burlington Twp.	1,714,558,000
210	United Jersey Bank Central NA, Princeton	1,672,538,000
214	First National Bank, Toms River	1,630,361,000
216	Trust Company of New Jersey, Jersey City	1,612,080,000
225	Valley National Bank, Passaic	1,505,614,000
261	Central Jersey Bank & Trust Co., Freehold	1,225,151,000
262	Summit Trust Co.	1,214,853,000
279	First National Bank of Central Jersey, Bridgewater Twp.	1,135,956,000
	New Mexico	
244	Sunwest Bank of Albuquerque NA	1,357,067,000
	New York	
1	Citibank NA, New York	105,938,000,000
3	Chase Manhattan Bank NA, New York	61,497,089,000
4	Morgan Guaranty Trust Co., New York	48,994,825,000
5	Manufacturers Hanover Trust Co., New York	43,637,000,000
7	Chemical Bank, New York	34,029,000,000
9	Bankers Trust Co., New York	31,534,969,000
12	Bank of New York	18,995,849,000
15	Marine Midland Bank NA, Buffalo	16,921,249,000
18	Irving Trust Co., New York	15,028,407,000
19	Republic National Bank, New York	13,943,007,000
21	National Westminster Bank USA, New York	11,751,815,000
61	Bank of Tokyo Trust Co., New York	5,645,414,000
82	European American Bank, New York	4,681,104,000
91	Israel Discount Bank, New York	4,144,162,000
93	Chase Lincoln First Bank NA, Rochester	4,028,295,000
101	Norstar Bank of Upstate NY, Albany	3,644,131,000
102	Citibank (New York State), Perinton	3,612,070,000
117	Norstar Bank NA, Buffalo	3,176,718,000
122	Industrial Bank of Japan Trust Co., New York	3,051,981,000
128	Manufacturers & Traders Trust Co., Buffalo	2,926,477,000
129	Bank Leumi Trust Co., New York	2,924,521,000
143	United States Trust Co., New York	2,704,539,000
145	Barclays Bank of New York NA	2,653,334,000
148	Fuji Bank & Trust Co., New York	2,601,025,000
169	Norstar Bank, Hempstead	2,220,944,000
178	Key Bank NA, Albany	2,040,587,000
184	Key Bank of Central New York NA, Syracuse	2,005,259,000
237	IBJ Schroder Bank & Trust Co., New York	1,447,486,000
238	Daiwa Bank Trust Co., New York	1,434,726,000
281	Amalgamated Bank, New York	1,124,453,000
287	First American Bank of New York	1,107,357,000
	North Carolina	
22	Wachovia Bank & Trust Co. NA, Winston-Salem	11,319,632,000
24	NCNB National Bank of North Carolina, Charlotte	11,111,228,000
31	First Union National Bank, Charlotte	9,410,591,000
103	Branch Banking & Trust Co., Wilson	3,574,384,000
123	First-Citizens Bank & Trust Co., Raleigh	3,027,276,000
185	Southern National Bank, Lumberton	1,986,023,000
198	United Carolina Bank, Whiteville	1,854,616,000
230	Central Carolina Bank & Trust Co. NA, Durham	1,486,834,000
	Ohio	
50	Ameritrust Co. NA, Cleveland	6,480,448,000
51	Huntington National Bank, Columbus	6,413,359,000
62	National City Bank, Cleveland	5,602,534,000
78	Society National Bank, Cleveland	4,805,275,000
86	Fifth Third Bank, Cincinnati	4,343,380,000
94	BancOhio National Bank, Columbus	3,995,179,000
119	Bank One Columbus NA	3,145,363,000
136	Trustcorp Bank Ohio, Toledo	2,840,644,000
156	Central Trust Co. NA, Cincinnati	2,371,698,000
158	Star Bank NA, Cincinnati	2,322,314,000
200	Bank One Dayton NA	1,836,465,000
211	First National Bank, Akron	1,658,109,000
218	Society Bank NA, Dayton	1,597,347,000
221	Provident Bank, Cincinnati	1,556,563,000
224	Bank One Cleveland NA	1,508,787,000
277	Society Bank of Eastern Ohio NA, Canton	1,143,462,000
294	Bank One Akron NA	1,059,826,000
	Oklahoma	
236	Bank of Oklahoma NA, Tulsa	1,449,257,000
299	Liberty National Bank & Trust Co., Oklahoma City	1,035,023,000
	Oregon	
48	United States National Bank, Portland	6,626,241,000
75	First Interstate Bank of Oregon NA, Portland	4,889,811,000
290	Key Bank of Oregon, Portland	1,082,198,000
	Pennsylvania	
17	Mellon Bank NA, Pittsburgh	16,293,037,000
29	Pittsburgh National Bank	9,758,161,000
43	Philadelphia National Bank	7,016,103,000
49	Fidelity Bank NA, Philadelphia	6,486,484,000
53	Meridian Bank, Reading	6,137,150,000
64	Provident National Bank, Philadelphia	5,545,364,000
79	First Pennsylvania Bank NA, Philadelphia	4,729,610,000
112	Continental Bank, Norristown	3,306,786,000
121	Mellon Bank (East) NA, Philadelphia	3,126,705,000
154	Equibank, Pittsburgh	2,408,646,000
166	Hamilton Bank, Lancaster	2,250,357,000
171	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,196,690,000
188	Union National Bank, Pittsburgh	1,949,739,000
192	First Eastern Bank NA, Wilkes-Barre	1,887,482,000
195	Dauphin Deposit Bank & Trust Co., Harrisburg	1,862,306,000
219	Merchants Bank NA, Allentown	1,587,308,000
271	Commonwealth National Bank, Harrisburg	1,181,784,000
286	Marine Bank, Warren	1,108,160,000
300	First Seneca Bank, Butler	1,034,895,000
	Puerto Rico	
77	Banco Popular de Puerto Rico, San Juan	4,777,463,000
141	Banco de Ponce	2,787,436,000
199	Banco Santander Puerto Rico, Hato Rey	1,840,557,000
284	Banco Central Corp., Hato Rey	1,110,651,000
	Rhode Island	
60	Fleet National Bank, Providence	5,659,708,000
161	Rhode Island Hospital Trust National Bank, Providence	2,297,755,000
283	Bank of New England-Old Colony NA, Providence	1,118,247,000
	South Carolina	
88	South Carolina National Bank, Columbia	4,290,897,000
131	Citizens & Southern National Bank, Charleston	2,911,131,000
182	NCNB South Carolina, Columbia	2,284,635,000
	South Dakota	
146	Citibank (South Dakota) NA, Sioux Falls	2,619,329,000
233	Norwest Bank South Dakota NA, Sioux Falls	1,474,368,000
	Tennessee	
80	First Tennessee Bank NA, Memphis	4,726,428,000
134	Sovran Bank/Central South, Nashville	2,882,512,000
172	First American National Bank, Nashville	2,191,473,000
174	Third National Bank, Nashville	2,156,503,000
198	Union Planters National Bank, Memphis	1,986,689,000
248	Dominion Bank of Middle Tennessee, Nashville	1,323,330,000
267	National Bank of Commerce, Memphis	1,191,016,000
278	First American National Bank, Knoxville	1,139,612,000
	Texas	
11	NCNB Texas National Bank, Dallas	21,130,066,000
28	Deposit Insurance Bridge Bank NA, Dallas	9,993,424,000
52	Texas Commerce Bank NA, Houston	6,374,243,000
59	First Interstate Bank of Texas NA, Houston	5,716,636,000
81	First City, Texas-Houston NA	4,711,155,000
175	Frost National Bank, San Antonio	2,151,020,000
194	First City, Texas-Dallas	1,872,953,000
217	Texas Commerce Bank Dallas NA	1,609,514,000
245	Texas American Bridge Bank NA, Fort Worth	1,354,335,000
266	Laredo National Bank	1,193,026,000
296	Texas Commerce Bank-El Paso NA	1,047,752,000
298	MBank El Paso NA	1,035,483,000
	Utah	
155	First Security Bank of Utah NA, Salt Lake City	2,390,352,000
193	Zions First National Bank, Salt Lake City	1,877,921,000
	Virginia	
27	Sovran Bank NA, Richmond	9,997,793,000
39	Crestar Bank, Richmond	7,586,861,000
89	Signet Bank/Virginia, Richmond	5,125,279,000
95	Central Fidelity Bank, Richmond	3,890,063,000
124	First American Bank of Virginia, McLean	2,981,019,000
126	Dominion Bank NA, Roanoke	2,956,093,000
203	First Virginia Bank, Falls Church	1,789,367,000
265	Jefferson National Bank, Charlottesville	1,205,856,000
	Washington	
34	Seattle-First National Bank	8,838,031,000
57	Security Pacific Bank Washington, Seattle	5,739,519,000
98	U.S. Bank of Washington NA, Seattle	3,779,689,000
133	First Interstate Bank of Washington NA, Seattle	2,883,139,000
163	Puget Sound National Bank, Tacoma	2,275,866,000
	Wisconsin	
153	First Wisconsin National Bank, Milwaukee	2,426,477,000
212	M & I Marshall & Ilsley Bank, Milwaukee	1,640,859,000
254	Bank One Milwaukee NA	1,274,791,000
295	First Bank NA, Milwaukee	1,051,304,000

Acquisitions, Name and Location Changes

Bank acquisitions made by top 300 banks in deposits during first half of 1989

Deposit Rank 6/89	Name of Acquiring Bank	Former Name of Bank, or City	Name of Bank Acquired	Deposits of Merged Banks 12/31/88	Date of Change
197	National Bank of Alaska, Anchorage		Alliance Bank, Anchorage	780.0	April 22
105	Security Pacific Bank Arizona, Phoenix	Arizona Bank			April 19
68	Citizens & Southern Nat'l Bk, Ft. Lauderdale, Fla.		Citizens & Southern Bank, Tallahassee	102.2	Jan. 1
25	Southeast Bank NA, Miami		Southeast Bank, Tallahassee	20.2	Mar. 13
90	First Florida Bank NA, Tampa		First Florida Bank Pasco County NA, Elfers	30.3	Jan. 14
184	West One Bank Idaho NA, Boise	Idaho First National Bank			April 7
56	Bank of Hawaii, Honolulu		Bancorp Financial of Hawaii, Honolulu	66.2	April 1
130	Bank One NA, Indianapolis, Ind.		Bank One, Carmel	23.9	Jan 1
108	INB National Bank, Indianapolis	Indiana National Bank			April 1
70	Hibernia National Bank, New Orleans, La.		National Bank of Bossier City	93.2	Jan. 13
			Livingston Bank, Denham Springs	104.3	Mar. 17
			Louisiana Bank & Trust Co., Shreveport	356.0	Feb. 17
20	National Bank of Detroit		Wyandotte Savings Bank	348.2	Jan. 1
30	First Bank NA, Minneapolis		Suburban National Bank, Eden Prairie, Minn.	52.2	Mar. 22
149	Trustmark National Bank, Jackson, Miss.		First United Bank, Bay Springs	161.1	Mar. 31
206	Commerce Bank St. Louis NA, Clayton, Mo.		Commerce Bank Jefferson County NA, Festus	114.4	Jan. 1
173	Boatmen's First National Bank, Kansas City, Mo.		Centerre Bank of Kansas City NA	527.8	May 1
67	Boatmen's National Bank, St Louis		Boatmen's Bank of O'Fallon	59.1	April 3
			Boatmen's Bank of Jefferson Cnty., Festus	115.7	April 3
			Centerre Bank, NA, St Louis Cnty.	2,313.6	April 3
107	United Jersey Bank, Hackensack, N.J.		United Jersey Bank Edgewater NA, Englewood Cliffs	145.6	Jan. 21
			United Jersey Bank Woodridge NA	95.6	April 29
97	Chemical Bank NJ NA, Morristown	Horizon Bank NA			Jan. 1
			Princeton Bank	1,418.1	Jan. 1
			Marine National Bank, Wildwood	621.6	Jan. 1
86	Midlantic National Bank, Newark, N.J.		Midlantic National Bank/South, Mt. Laurel	1,924.5	July 1
			Midlantic National Bank/Merchants, Neptune	1,273.1	July 1
156	Central Trust Co. NA, Cincinnati		Citizens Fidelity Ohio NA, Cincinnati	6.4	June 29
31	Huntington National Bank, Columbus, Ohio		Citizens State Bank, Silverton	40.7	May 1
236	Bank of Oklahoma NA, Tulsa		American National Bank, Midwest City	46.8	Mar. 25
75	First Interstate Bank of Oregon, NA, Portland		Jefferson State Bank, Medford	30.2	May 13
172	First American National Bank–Nashville, Tenn.		First American Bank, Greenback	N.A.	Jan. 31
			First American Bank, Smyrna	N.A.	Jan. 31
134	Sovran Bank/Central South, Nashville, Tenn.		Sovran Bank/Clarksville	121.7	Jan. 21
28	Bank One, Texas, NA, Dallas (a)	Deposit Insurance Bridge Bank NA			July 5
			MBank Abilene NA	213.2	Mar. 29
			MBank Midcities NA, Arlington	331.4	Mar. 29
			MBank Austin NA	560.1	Mar. 29
			MBank Brenham NA	132.4	Mar. 29
			MBank Corsicana NA	160.8	Mar. 29
			MBank Dallas NA	4,033.8	Mar. 29
			MBank Ft. Worth NA	624.2	Mar. 29
			MBank Greenville NA	152.7	Mar. 29
			MBank Houston NA	2,566.9	Mar. 29
			MBank Denton Co. NA, Lewisville	212.3	Mar. 29
			MBank Longview NA	254.7	Mar. 29
			MBank Marshall NA	197.0	Mar. 29
			MBank Odessa NA	298.5	Mar. 29
			MBank Orange NA	144.5	Mar. 29
			MBank Jefferson Cty NA, Port Arthur	307.3	Mar. 29
			MBank Round Rock NA	162.6	Mar. 29
			MBank Alamo NA, San Antonio	708.2	Mar. 29
			MBank Sherman NA	271.4	Mar. 29
			MBank Wichita Falls NA	155.6	Mar. 29
			MBank The Woodlands NA	450.5	Mar. 29
194	First City Texas–Dallas	First City Bank of Dallas			Mar. 31
11	NCNB Texas National Bank, Dallas		First State Bank, Abilene	206.6	Feb. 18
81	First City Texas–Houston NA	First City National Bank of Houston			Mar. 31
52	Texas Commerce Bank NA, Houston		Security Bank, Houston	19.2	Feb. 17
175	Frost National Bank, San Antonio		Frost Bank Northern Austin NA	52.7	Mar. 3
			Westpoint National Bank, San Antonio	11.0	Feb. 17
133	First Interstate Bank Washington NA, Seattle		Bank of Spokane	27.5	Jan. 14
98	US Bank of Washington NA, Seattle		Auburn Valley Bank, Auburn	42.4	Mar. 3
			Northwestern Commercial Bank, Bellingham, WA	90.3	Feb. 3

Data sources: American Banker survey data and the Federal Reserve Board's monthly G.4.5 Report "Changes in Status of Banks and Branches." **Table described:** Banks acquired by the top 300 banks in deposits, as well as changes in bank title and location, are identified here. The acquiring banks are listed in geographic order, with their respective deposit ranks for June 30, 1989, shown in the left-hand column. Acquired banks are listed by date of acquisition. If several acquisitions occur on the same date, banks are listed geographically by city, and within a city, alphabetically. Deposits shown for the acquired banks are as of Dec. 31, 1988. **(a)**— Bank was created by the FDIC on 3/29/89, to merge 20 former MCorp banks. On July 5, Banc One, Columbus, Ohio, began operating the bank, now called Banc One, Texas, NA, under a management agreement with the FDIC. This arrangement will be in effect until Nov. 4. Data for prior periods are for the former MBank Dallas NA, the largest bank merged. The bank is identified under its title on June 30.— Deposit Insurance Bridge Bank NA— in today's listings. **N.A.**— Not available.

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The 10 Largest Deposit Gains

	(Dollar Amounts in Millions)	Deposits 6/30/89	Deposits 12/31/88	Percent Increase	Bank Rank
1	Deposit Insurance Bridge Bk NA, Dallas	9,950.4	4,033.8	147.7	28
2	Bank of New England So. NA, Brockton, Mass.	1,493.5	622.0	140.1	229
3	Chemical Bank New Jersey NA, Morristown	3,780.4	1,668.2	122.6	97
4	Boatmen's National Bank, St. Louis	5,449.3	3,180.4	71.3	67
5	Fifth Third Bank, Cincinnati	4,343.4	2,583.7	67.5	86
6	Chase Manhattan Bank NA, Wilmington, Del.	3,128.3	2,025.9	54.4	120
7	National Bank of Alaska, Anchorage	1,868.0	1,274.1	46.8	197
8	Boatmen's First NB, Kansas City, Mo.	2,182.2	1,875.0	29.1	173
9	Puget Sound National Bank, Tacoma, Wash.	2,275.9	1,788.5	27.3	163
10	Morgan Bank, Wilmington, Del.	1,924.4	1,525.7	26.13	189

The 10 Largest Deposit Declines

	(Dollar Amounts in Millions)	Deposits 6/30/89	Deposits 12/31/88	Percent Decrease	Bank Rank
1	Boston Safe Deposit & Trust Co.	10,825.8	15,464.3	30.00	26
2	Bank of New York (Delaware), Wilmington	1,251.1	1,661.3	24.69	257
3	Fuji Bank & Trust Co., New York	2,601.0	3,232.8	19.54	148
4	Bank of New England NA, Boston	8,932.8	10,904.0	18.08	33
5	Mitsui Manufacturers Bank, Los Angeles	1,206.5	1,447.0	16.62	264
6	Security Pacific Bank Arizona, Phoenix	3,517.8	4,208.6	16.41	105
7	United Missouri Bank of Kansas City NA	1,307.3	1,555.8	15.97	249
8	Texas American Bridge Bank NA, Fort Worth	1,354.3	1,591.2	14.88	245
9	Provident National Bank, Philadelphia	5,545.4	6,432.8	13.79	64
10	Liberty Nat. Bank & Trust Co., Oklahoma City	1,035.0	1,187.4	12.83	299

Comparison of Commercial Banks' Deposit Totals

By Groups, as of June 30, 1989, Compared with Previous Years

U.S. Banks' Deposits	6/30/89	12/31/88	6/30/88	12/31/87	12/31/86	12/31/80	12/31/75
Top 10	496,447,620,000	486,361,427,000	493,544,466,000	498,151,061,000	473,603,973,000	420,907,391,000	256,052,629,037
Top 25	720,898,207,000	708,593,719,000	700,163,542,000	698,001,612,000	653,889,100,000	565,575,179,816	340,247,013,573
Top 50	922,927,933,000	907,964,250,000	883,513,019,000	879,430,681,000	804,291,688,000	659,490,311,939	399,981,899,789
Top 100	1,168,771,757,000	1,148,789,932,000	1,107,269,259,000	1,096,794,210,000	984,658,340,412	759,730,492,039	461,006,495,233
Top 200	1,427,140,951,958	1,400,299,954,655	1,343,587,261,000	1,325,287,079,764	1,175,306,238,835	864,298,820,563	528,354,528,436
Top 300	1,561,627,997,958	1,535,850,444,161	1,471,049,314,000	1,449,415,036,400	1,282,211,865,264	923,193,028,707	566,136,238,170
All Other Banks	N.A.	888,370,555,839	870,859,686,000	885,484,963,600	835,564,134,736	560,244,876,432	352,998,401,769
All Banks	N.A.	2,424,221,000,000	2,341,909,000,000	2,334,900,000,000	2,117,776,000,000	1,483,437,890,139	919,134,639,939
Number of Banks[1]	N.A.	13,114	13,334	13,722	14,404	14,763	14,629

Data Sources: Top 300 banks' data are from the American Banker survey. Data for all FDIC-insured banks are from the Federal Deposit Insurance Corp., Washington, D.C., and the Federal Reserve Board, Washington, D.C. **(1)**— Prior to 1986, the count included both insured and uninsured. The counts for 1986-1988 are for FDIC-insured commercial banks only.

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A.L. Williams Corporation
Advised the Special Committee of the Board of Directors in connection with its merger with Primerica Corporation.
$473,000,000

Affiliated Bancshares Colorado, Inc.
Provided fairness opinion in connection with the sale of its credit card portfolio participation. Value undisclosed.

Alexander & Alexander Services, Inc.
Financial advisory regarding Atlanta International Insurance Company, a subsidiary of Alexander & Alexander Services, Inc.
$80,000,000

American Express Company
Acquisition of Mutual Funds Administration Division of The Boston Company, a subsidiary of American Express Company.
$275,000,000

American Mutual Insurance Companies
Advised the company in connection with its financial restructuring. Value undisclosed.

Banco Bilbao Vizcaya
Divestiture of Banco Credito Ahorro to Banque Nationale de Paris.*
Price undisclosed.

Bancorp Hawaii, Inc.
Acquisition of FirstFed America, Inc.*
$140,800,000

Bank of the West
Acquisition of Central Bank.*
$54,000,000

Banque Nationale de Paris
Divestiture of Credit Universel to Banco Bilbao Vizcaya.
Price undisclosed.*

Bell Group International Limited
Divestiture of Bryanston Insurance Company Limited to GFA International Limited. Price undisclosed.*

CalFed Inc.
Divestiture of Anglo American Insurance Company Limited to Mazard P.L.C.
$103,000,000

Cartera Central S.A.
Advised Cartera Central S.A., a minority shareholder, in connection with the proposed merger of Banco Central, S.A. with Banco Espanol de Credito, S.A.
$565,000,000

Centrust Savings Bank
Sale of certain branch offices to Great Western Financial Corporation.*
Price undisclosed.

Chemical Banking Corporation
Acquisition of Horizon Bancorp.
$659,000,000

Creditanstalt-Bankverein
Acquisition of a controlling interest in Banca C. Steinhaushr & C. SpA. from Banco S. Geminiano e S. Prospero.
Price undisclosed.

Empire of America Real Estate Services Corporation
Divestiture of Gallery of Homes to Central Venture Corp.
Price undisclosed.

Financial Security Assurance Holdings Ltd.
Sale of company to U S WEST Inc.
$345,000,000

First Interstate Bancorp
Divestiture of Commercial Alliance Corporation to ORIX Corporation.
$190,000,000

First Maryland Bancorp
Advised the Special Committee of the Board of Directors in connection with the sale to Allied Irish Banks plc of the 50.3% of the outstanding common stock not already owned by Allied Irish Banks plc.
$365,000,000

Florida National Banks of Florida, Inc.
Sale of company to First Union Corporation.
$850,000,000

Goldome
Provided fairness opinion with regard to sale of Visa and MasterCard portfolio.

HBE Corporation
Divestiture of HBE Leasing Corporation to Norwest Financial, Inc.
Price undisclosed.

IMCO Realty Services
Divestiture of IMCO Realty Services, Inc. to Fairfield Financial Holdings Inc.
Price undisclosed.

John Hancock Property & Casualty Holding Company
Advisory regarding Unigard Security Insurance Company, a subsidiary of John Hancock Property & Casualty Holding Company.
$100,000,000

John Hancock Property & Casualty Holding Company
Divestiture of John Hancock (U.K.) Insurance Company Limited to WASA International Insurance Company Limited. Price undisclosed.

Merchandise National Bank of Chicago
Sale to Edgewood Financial Corporation.
$18,000,000

The Nippon Credit Bank, Ltd.
Acquisition of an 85% interest in Eastbridge Capital Inc.
$50,000,000

Pinnacle West Capital Corporation
Financial advisory with respect to MeraBank, a Federal savings bank, and other subsidiaries. Value undisclosed.

Security Pacific Corporation
Divestiture of Factoring Division to The Citizens & Southern Corporation.
Price undisclosed.

Sovran Financial Corporation
Advising the Board of Directors in connection with the proposed merger with The Citizens & Southern Corporation to create Avantor Financial Corporation.*
$2,500,000,000

Trustcorp, Inc.
Sale of company to Society Corporation.
$495,000,000

*Pending

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Top 300 Commercial Banks in the United States

In order of total assets June 30, 1989, compared with June 30, 1988

Rank 6/30/89		Assets 6/30/89	Assets 6/30/88	Rank 6/30/88	Gain
1	Citibank NA, New York	152,777,000,000	152,940,000,000	1	
2	Bank of America NT&SA, San Francisco	86,668,000,000	81,953,000,000	2	
3	Chase Manhattan Bank NA, New York	82,014,119,000	75,321,000,000	3	
4	Morgan Guaranty Trust Co., New York	76,684,982,000	70,296,573,000	4	
5	Bankers Trust Co., New York	58,715,367,000	54,750,688,000	7	+2
6	Manufacturers Hanover Trust Co., New York	57,126,000,000	59,219,000,000	5	
7	Security Pacific National Bank, Los Angeles	56,006,696,000	47,304,964,000	8	+1
8	Chemical Bank, New York	48,471,000,000	58,203,000,000	6	
9	Wells Fargo Bank NA, San Francisco	45,092,008,000	42,513,034,000	9	
10	First National Bank, Chicago	37,734,869,000	36,401,730,000	10	
11	Continental Bank NA, Chicago	31,750,426,000	32,111,015,000	11	
12	NCNB Texas National Bank, Dallas (a)	27,941,433,000	17,085,655,000	20	+8
13	First National Bank, Boston	26,429,365,000	25,177,813,000	12	
14	Bank of New York	24,884,499,000	21,858,390,000	15	+1
15	Mellon Bank NA, Pittsburgh	23,241,821,000	22,737,464,000	13	
16	Irving Trust Co., New York	22,293,596,000	21,187,240,000	16	
17	Republic National Bank, New York	21,594,800,000	20,224,002,000	17	
18	Marine Midland Bank NA, Buffalo, N.Y.	21,309,769,000	22,268,209,000	14	
19	First Interstate Bank of California, Los Angeles	20,182,135,000	19,979,000,000	18	
20	NCNB National Bank of North Carolina, Charlotte	17,256,812,000	16,110,270,000	22	+2
21	First Union National Bank, Charlotte, N.C.	16,576,779,000	14,584,878,000	25	+4
22	National Bank of Detroit	16,171,483,000	15,716,559,000	23	+1
23	Pittsburgh National Bank	15,662,345,000	15,216,720,000	24	+1
24	Union Bank, San Francisco	15,149,595,000	6,332,582,000	69	+ 45
25	Bank of New England NA, Boston	15,140,217,000	13,963,774,000	26	+1
26	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	14,598,863,000	12,361,733,000	29	+3
27	Southeast Bank NA, Miami	14,521,688,000	12,645,719,000	27	
28	National Westminster Bank USA, New York	13,998,161,000	12,611,447,000	28	
29	First Bank NA, Minneapolis	13,812,702,000	17,117,641,000	19	
30	Boston Safe Deposit & Trust Co.	13,275,440,000	16,238,460,000	21	
31	Sovran Bank NA, Richmond	13,122,549,000	11,882,853,000	30	
32	Deposit Insurance Bridge Bank NA, Dallas (b)	13,092,520,000(e)	7,854,880,000	54	+ 22
33	Citizens & Southern National Bank, Atlanta	12,522,963,000	11,449,623,000	33	
34	Connecticut National Bank, Hartford	12,183,035,000	11,226,729,000	34	
35	Citibank (South Dakota) NA, Sioux Falls	11,363,236,000	11,795,585,000	31	
36	First Fidelity Bank NA, Newark, N.J.	11,230,325,000	11,151,133,000	35	
37	Texas Commerce Bank NA, Houston	11,154,327,000	11,638,350,000	32	
38	NCNB National Bank of Florida, Tampa	11,145,171,000	9,347,066,000	42	+4
39	Seattle-First National Bank	11,081,446,000	10,650,452,000	36	
40	Connecticut Bank & Trust Co. NA, Hartford	10,392,853,000	9,306,078,000	41	+1
41	Philadelphia National Bank	9,966,622,000	9,312,926,000	43	+2
42	Crestar Bank, Richmond	9,927,120,000	9,171,206,000	44	+2
43	Harris Trust & Savings Bank, Chicago	9,883,579,000	9,523,074,000	40	
44	Valley National Bank, Phoenix	9,882,490,000	9,656,263,000	38	
45	Michigan National Bank, Farmington Hills	9,588,584,000	8,513,240,000	50	+5
46	Maryland National Bank, Baltimore	9,279,811,000	9,550,527,000	39	
47	Fidelity Bank NA, Philadelphia	9,261,162,000	10,481,429,000	37	
48	United States National Bank, Portland, Ore.	9,143,478,000	8,869,174,000	46	
49	Comerica Bank-Detroit	9,088,226,000	8,342,274,000	51	+2
50	Shawmut Bank NA, Boston	9,012,912,000	8,627,663,000	49	
51	First Union National Bank of Florida, Jacksonville	8,946,980,000	8,654,092,000	48	
52	Northern Trust Co., Chicago	8,887,587,000	7,104,277,000	62	+ 10
53	Manufacturers National Bank, Detroit	8,824,849,000	7,565,780,000	57	+4
54	Norwest Bank Minnesota NA, Minneapolis	8,776,144,000	9,136,394,000	45	
55	Huntington National Bank, Columbus, Ohio	8,727,702,000	7,398,761,000	59	+4
56	AmeriTrust Co. NA, Cleveland	8,445,053,000	8,123,153,000	52	
57	State Street Bank & Trust Co., Boston	8,426,916,000	7,916,645,000	53	
58	American Express Centurion Bank, Newark, Del.	8,423,624,000	7,547,101,000	58r	
59	First National Bank, Atlanta	8,169,727,000	7,866,003,000	56	
60	Meridian Bank, Reading, Pa.	8,159,559,000	7,263,288,000	61	+1
61	Bank of Tokyo Trust Co., New York	8,112,144,000	7,099,113,000	64	+3
62	Signet Bank/Virginia, Richmond	8,110,459,000	7,437,027,000	58	
63	Boatmen's National Bank, St. Louis	8,041,636,000	4,088,792,000	110	+ 47
64	National City Bank, Cleveland	7,765,283,000	6,619,855,000	66	+2
65	Provident National Bank, Philadelphia	7,505,308,000	6,528,862,000	67	+2
66	Florida National Bank, Jacksonville	7,465,256,000	7,802,037,000	55	
67	Security Pacific Bank Washington, Seattle	7,445,741,000	7,089,886,000	63	
68	Fleet National Bank, Providence, R.I.	7,315,837,000	7,350,564,000	60	
69	AmSouth Bank NA, Birmingham, Ala.	7,161,012,000	6,494,633,000	68	
70	Bank of California NA, San Francisco	6,994,932,000	4,865,806,000	96	+ 26
71	Chase Manhattan Bank (USA) NA, Wilmington, Del.	6,850,340,000	6,312,433,000	70	
72	First Interstate Bank of Arizona NA, Phoenix	6,809,515,000	6,716,246,000	65	
73	First City, Texas-Houston NA	6,794,269,000	5,512,178,000	82	+9
74	Bank of Hawaii, Honolulu	6,792,959,000	5,729,388,000	75	+1
75	Sanwa Bank California, San Francisco	6,702,986,000	5,859,180,000	74	
76	First Pennsylvania Bank NA, Philadelphia	6,574,760,000	6,011,425,000	71	
77	First Interstate Bank of Texas NA, Houston	6,436,336,000	5,582,809,000	79	+2
78	Midlantic National Bank, Newark, N.J.	6,418,240,000	5,504,845,000	83	+5
79	Chase Lincoln First Bank NA, Rochester, N.Y.	6,291,085,000	5,889,368,000	73	
80	Citibank (Nevada) NA, Las Vegas	6,214,799,000	4,237,258,000	106	+ 26
81	Citizens & Southern National Bank, Fort Lauderdale, Fla.	6,194,479,000	5,007,790,000	92	+ 11
82	First Interstate Bank of Oregon NA, Portland	6,152,556,000	5,548,062,000	81	
83	Hibernia National Bank, New Orleans	6,134,556,000	5,199,897,000	88	+5
84	First Tennessee Bank NA, Memphis	6,113,877,000	5,599,927,000	78	
85	Society National Bank, Cleveland	6,029,405,000	5,707,463,000	76	
86	First National Bank of Maryland, Baltimore	5,996,269,000	5,499,825,000	84	
87	Riggs National Bank, Washington, D.C.	5,944,498,000	5,975,385,000	72	
88	Banco Popular de Puerto Rico, San Juan	5,891,148,000	5,561,874,000	80	
89	Barnett Bank of South Florida NA, Miami	5,708,291,000	5,470,580,000	85	
90	Trust Company Bank, Atlanta	5,695,986,000	5,631,889,000	77	
91	South Carolina National Bank, Columbia	5,686,737,000	5,233,436,000	87	
92	Fifth Third Bank, Cincinnati	5,487,009,000	3,163,799,000	147	+ 55
93	European American Bank, New York	5,446,618,000	5,278,000,000	86	
94	Security Pacific Bank Arizona, Phoenix	5,422,203,000	4,945,993,000	93	
95	Citibank (New York State), Purchase	5,396,385,000	5,109,454,000	89	
96	American Security Bank NA, Washington, D.C.	5,388,953,000	5,037,167,000	91	
97	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	5,350,911,000	4,920,825,000	98	+1
98	First Florida Bank NA, Tampa	5,242,896,000	4,894,360,000	95	
99	Greenwood Trust Co., New Castle, Del.	5,223,862,000	5,066,184,000	90	
100	National Westminster Bank NJ, Jersey City, N.J.	5,170,630,000	3,263,700,000	142	+ 42

Data Sources: American Banker questionnaire, Federal regulatory report of condition for June 30, 1989 and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank, unless otherwise indicated. (a)— Bank was created by the FDIC on 7/30/88, to merge the 40 bank affiliates of the insolvent First RepublicBank Corp. Data shown for 6/30/88 are for the former First RepublicBank Dallas NA, the largest bank merged. (b)— Bank was created by the FDIC on 3/29/89 to merge 20 former MCorp banks. On July 5, Banc One, Columbus, Ohio, began operating the bank, now called Banc One, Texas, NA, under a management agreement with the FDIC. This arrangement will be in effect until Nov. 4. Data for prior periods are for the former MBank Dallas NA, the largest bank merged. (ee)— June 30 data not available, therefore, data for March 31 were used. (r)— Rank bank would have had, if it had been included in the survey.

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Top 300 Commercial Banks in the United States

In order of total assets June 30, 1989, compared with June 30, 1988

Rank 6/30/89		Assets 6/30/89	6/30/88	Rank 6/30/88	Gain
101	BancOhio National Bank, Columbus	5,163,899,000	4,925,489,000	94	
102	First Alabama Bank, Montgomery	5,143,851,000	4,566,067,000	102	
103	Equitable Bank NA, Baltimore	4,890,674,000	4,719,619,000	99	
104	Morgan Bank (Delaware), Wilmington	4,858,035,000	3,114,002,000	151	+ 47
105	INB National Bank, Indianapolis	4,830,371,000	4,185,553,000	107	+2
106	Central Fidelity Bank, Richmond	4,827,611,000	4,552,826,000	103	
107	Industrial Bank of Japan Trust Co., New York	4,807,281,000	4,330,502,000	105	
108	United Jersey Bank, Hackensack, N.J.	4,685,092,000	4,183,286,000	108	
109	U.S. Bank of Washington NA, Seattle	4,595,523,000	3,926,213,000	116	+7
110	Israel Discount Bank, New York	4,512,114,000	4,044,561,000	112	+2
111	NCNB South Carolina, Columbia	4,490,367,000	3,129,958,000	149	+ 38
112	Mellon Bank (East) NA, Philadelphia	4,482,948,000	4,333,698,000	104	
113	Chemical Bank New Jersey NA, Morristown	4,458,825,000	1,817,797,000	226	+113
114	Dominion Bank NA, Roanoke, Va.	4,413,409,000	4,005,879,000	114	
115	Bank One Columbus NA, Ohio	4,409,761,000	3,961,780,000	115	
116	Branch Banking & Trust Co., Wilson, N.C.	4,397,471,000	3,891,555,000	117	+1
117	Fuji Bank & Trust Co., New York	4,370,782,000	4,819,324,000	101	
118	American National Bank & Trust Co., Chicago	4,300,769,000	3,866,379,000	120	+2
119	FCC National Bank, Wilmington, Del.	4,295,176,000	2,883,404,000	171	+ 52
120	Bank One Indianapolis NA	4,289,908,000	3,593,972,000	127	+7
121	First Union National Bank, Atlanta	4,244,454,000	4,031,269,000	113	
122	City National Bank, Beverly Hills	4,238,840,000	3,808,341,000	126	+4
123	Premier Bank NA, Baton Rouge, La.	4,226,081,000	1,313,814,000	290	+167
124	First Hawaiian Bank, Honolulu	4,217,448,000	3,708,382,000	124	
125	Central Bank of the South, Birmingham, Ala.	4,210,560,000	3,748,179,000	122	
126	Norstar Bank of Upstate NY, Albany	4,196,438,000	4,100,729,000	109	
127	First National Bank, Louisville, Ky.	4,160,979,000	3,873,661,000	119	
128	BayBank Middlesex, Burlington, Mass.	4,117,760,000	3,885,119,000	118	
129	Sovran Bank/Maryland, Bethesda, Md.	4,109,011,000	3,766,575,000	121	
130	Continental Bank, Norristown, Pa.	4,087,720,000	3,579,229,000	128	
131	Mercantile Bank NA, Clayton, Mo.	4,022,349,000	4,055,822,000	111	
132	Sumitomo Bank of California, San Francisco	3,973,505,000	3,479,303,000	132	
133	IBJ Schroder Bank & Trust Co., New York	3,930,930,000	4,822,558,000	97	
134	Bank South NA, Atlanta	3,863,926,000	3,571,542,000	130	
135	Sun Bank NA, Orlando, Fla.	3,860,068,000	3,511,288,000	131	
136	Manufacturers & Traders Trust Co., Buffalo, N.Y.	3,816,394,000	3,367,678,000	138	+2
137	Bank of New York (Delaware), Wilmington	3,801,602,000	2,868,850,000	160	+ 23
138	Norstar Bank NA, Buffalo, N.Y.	3,786,823,000	3,575,285,000	129	
139	National Community Bank, Rutherford, N.J.	3,768,282,832	3,339,655,000	139	
140	Citizens & Southern National Bank, Charleston, S.C.	3,736,923,000	3,712,635,000	123	
141	First American Bank of Virginia, McLean	3,728,288,000	3,397,113,000	136	
142	Signet Bank/Maryland, Baltimore	3,710,745,000	3,448,888,000	135	
143	Deposit Guaranty National Bank, Jackson, Miss.	3,595,004,000	3,462,631,000	133	
144	First Interstate Bank of Nevada NA, Reno	3,565,229,000	3,269,589,000	141	
145	Central Trust Co. NA, Cincinnati	3,558,197,000	3,186,466,000	145	
146	Midlantic National Bank/North, West Paterson, N.J.	3,537,792,000	3,240,465,000	144	
147	Trustcorp Bank Ohio, Toledo	3,529,965,000	3,613,323,000	125	
148	First Interstate Bank of Washington NA, Seattle	3,477,630,000	3,242,236,000	143	
149	First-Citizens Bank & Trust Co., Raleigh, N.C.	3,470,907,000	3,184,684,000	146	
150	Merchants National Bank & Trust Co., Indianapolis	3,460,852,000	3,148,579,000	148	
151	Union Trust Co., Stamford, Conn.	3,433,319,000	2,993,358,000	152	+1
152	Sovran Bank/Central South, Nashville, Tenn.	3,408,083,000	2,769,331,000	166	+ 14
153	Old Kent Bank & Trust Co., Grand Rapids, Mich.	3,370,046,000	3,120,158,000	150	
154	First Wisconsin National Bank, Milwaukee	3,301,855,000	3,387,129,000	137	
155	Wilmington Trust Co., Del.	3,294,903,000	2,793,908,000	165	+ 10
156	Bank of Baltimore	3,248,105,000	2,925,752,000	156	
157	SouthTrust Bank of Alabama NA, Birmingham	3,240,810,000	2,933,508,000	155	
158	Barclays Bank of New York NA	3,230,254,000	2,901,256,000	158	
159	Bank Leumi Trust Co., New York	3,225,447,000	2,900,320,000	159	
160	First Security Bank of Utah NA, Salt Lake City	3,187,214,000	2,935,589,000	154	
161	Trustmark National Bank, Jackson, Miss.	3,095,186,000	2,849,063,000	162	+1
162	Banco de Ponce, P.R.	3,061,930,000	2,839,295,000	163	+1
163	First American National Bank, Nashville, Tenn.	3,032,426,000	3,313,694,000	140	
164	West One Bank Idaho, NA, Boise	3,026,533,000	2,854,582,000	161	
165	Star Bank NA, Cincinnati	3,000,410,000	2,598,811,000	174	+9
166	Boatmen's First National Bank, Kansas City, Mo.	2,984,764,000	1,932,613,000	211	+ 45
167	Exchange National Bank, Chicago	2,943,848,000	2,258,207,000	193	+ 26
168	Rhode Island Hospital Trust National Bank, Providence	2,939,904,000	2,922,877,000	157	
169	Equibank, Pittsburgh	2,936,659,000	2,661,726,000	172	+3
170	United States Trust Co., New York	2,871,353,000	2,681,107,000	169	
171	Union Planters National Bank, Memphis, Tenn.	2,852,126,000	2,471,891,000	179	+8
172	Citizens First National Bank, Ridgewood, N.J.	2,804,254,000	2,438,866,000	180	+8
173	First National Bank of Commerce, New Orleans	2,772,828,000	2,356,713,000	184	+ 11
174	Bank of Boston Connecticut, Waterbury	2,736,266,000	2,540,544,000	177	+3
175	Hamilton Bank, Lancaster, Pa.	2,707,827,000	2,802,021,000	164	
176	United Bank of Denver NA	2,697,916,000	2,577,990,000	176	
177	M & I Marshall & Ilsley Bank, Milwaukee	2,649,509,000	2,345,799,000	185	+8
178	First of America Bank-Southeast Michigan NA, Detroit	2,601,283,000	2,523,922,000	178	
179	Citibank (Arizona), Phoenix	2,598,983,000	2,943,337,000	153	
180	Third National Bank, Nashville, Tenn.	2,580,671,000	2,649,610,000	173	
181	Citytrust, Bridgeport, Conn.	2,568,540,000	2,586,781,000	175	
182	Puget Sound National Bank, Tacoma, Wash.	2,564,922,000	1,992,678,000	207	+ 25
183	Frost National Bank, San Antonio, Tex.	2,557,329,000	2,264,494,000	192	+9
184	Northeastern Bank of Pennsylvania, Wilkes-Barre	2,555,256,000	2,264,994,000	190	+6
185	Imperial Bank, Los Angeles	2,541,563,000	2,101,041,000	203	+ 18
186	Whitney National Bank, New Orleans	2,518,383,000	2,729,693,000	167	
187	Valley Bank of Nevada, Las Vegas	2,503,487,000	2,157,402,000	199	+ 12
188	Norstar Bank, Hempstead, N.Y.	2,502,162,006	2,159,858,000	198	+ 10
189	Key Bank of Central New York NA, Syracuse	2,422,417,000	2,361,588,000	183	
190	First City, Texas-Dallas	2,414,416,000	649,725,000	--	
191	Zions First National Bank, Salt Lake City, Utah	2,408,403,000	2,317,554,000	186	
192	Liberty National Bank & Trust Co., Louisville, Ky.	2,398,277,000	2,195,567,000	197	+5
193	New Jersey National Bank, Pennington	2,377,586,000	2,238,136,000	195	+2
194	Southern National Bank, Lumberton, N.C.	2,375,999,000	2,127,588,000	200	+6
195	Bank One Dayton NA, Ohio	2,364,880,000	1,953,532,000	210	+ 15
196	Key Bank NA, Albany, N.Y.	2,361,794,000	2,292,518,000	189	
197	First Fidelity Bank NA/North Jersey, Totowa, N.J.	2,348,920,000	2,322,561,000	187	
198	Barnett Bank of Central Florida NA, Orlando	2,324,752,000	2,122,469,000	201	+3
199	Midlantic National Bank/South, Mt. Laurel, N.J.	2,324,181,000	2,393,616,000	181	
200	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	2,310,258,000	2,247,421,000	194	

Data Sources: American Banker questionnaire, Federal regulatory report of condition for June 30, 1989, and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank, unless otherwise noted.

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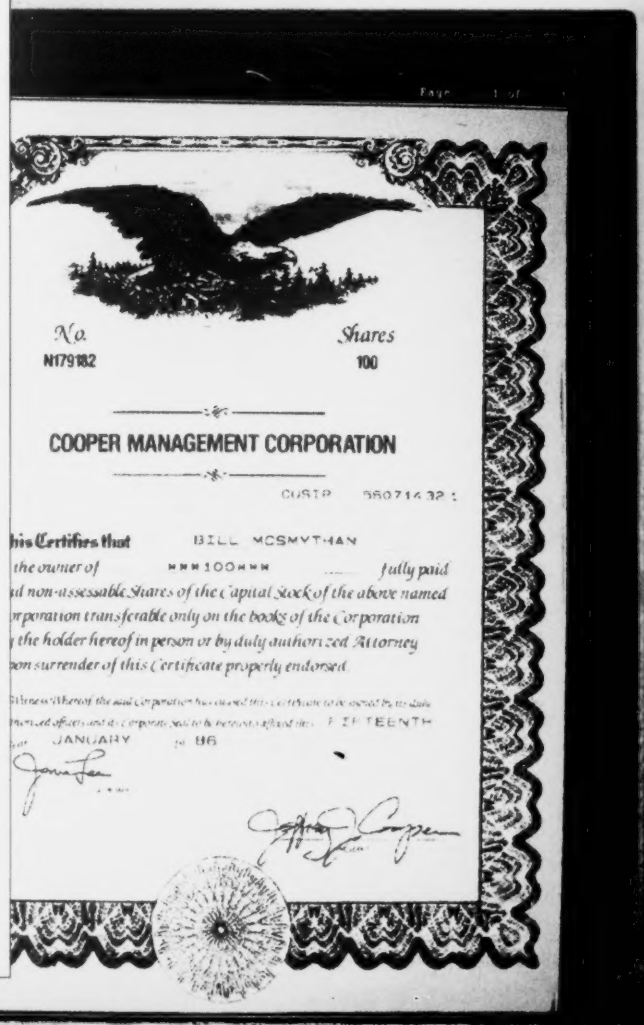
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IBM

Top 300 Commercial Banks in the United States

In order of total assets June 30, 1989, compared with June 30, 1988

Rank 6/30/89		Assets 6/30/89	Assets 6/30/88	Rank 6/30/88	Gain
201	National Bank of Alaska, Anchorage	2,298,763,000	1,565,865,000	254	+ 53
202	United Bank & Trust Co., Hartford, Conn.	2,271,138,000	1,922,117,000	215	+ 13
203	Daiwa Bank Trust Co., New York	2,265,468,000	2,268,575,000	191	
204	Union National Bank, Pittsburgh	2,263,856,000	2,331,690,000	186	
205	Bankers Trust (Delaware), Wilmington	2,224,064,000	2,387,563,000	182	
206	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	2,216,972,000	2,073,519,000	204	
207	First Eastern Bank NA, Wilkes-Barre, Pa.	2,160,192,000	1,865,612,000	222	+ 15
208	National State Bank, Elizabeth, N.J.	2,143,077,000	2,009,902,000	205	
209	Sun Bank/Miami NA	2,136,187,000	1,932,050,000	212	+3
210	Marine Midland Bank (Delaware) NA, Wilmington	2,118,066,000	1,921,901,000	217	+7
211	United Carolina Bank, Whiteville, N.C.	2,063,104,000	1,959,728,000	208	
212	Banco Santander Puerto Rico, Hato Rey	2,052,449,000	1,653,486,000	246	+ 34
213	Bank of New England-West NA, Springfield, Mass.	2,043,674,000	1,918,503,000	219	+6
214	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	2,017,448,000	1,841,936,000	224	+ 10
215	Provident Bank, Cincinnati	2,004,363,000	1,683,926,000	241	+ 26
216	First Fidelity Bank NA, Burlington Twp., N.J.	1,998,865,000	1,930,554,000	213	
217	Sun Bank/South Florida NA, Fort Lauderdale	1,994,204,000	1,838,177,000	225	+8
218	First Virginia Bank, Falls Church	1,992,642,000	1,928,609,000	214	
219	Texas American Bridge Bank NA, Fort Worth	1,974,591,000	2,667,164,000	170	
220	First National Bank, Akron, Ohio	1,941,611,000	1,921,935,000	216	
221	First National Bank, Toms River, N.J.	1,932,392,000	1,920,502,000	218	
222	First American Bank NA, Washington, D.C.	1,928,061,000	1,864,532,000	223	+1
223	National Bank of Washington, Washington, D.C.	1,923,966,000	1,997,878,000	206	
224	Commerce Bank of St. Louis NA, Clayton, Mo.	1,919,132,000	1,666,890,000	244	+ 20
225	Bank of Delaware, Wilmington	1,918,927,000	1,816,037,000	227	+2
226	United Jersey Bank Central NA, Princeton, N.J.	1,917,510,000	846,673,000		
227	Citizens Bank & Trust Co., Riverdale, Md.	1,913,990,000	1,747,868,000	232	+5
228	Society Bank NA, Dayton, Ohio	1,912,058,000	1,878,443,000	220	
229	Maryland Bank NA, Newark, Del.	1,903,042,000	1,792,208,000	228	
230	Manufacturers Hanover Bank (Delaware), Wilmington	1,898,006,000	1,776,051,000	230	
231	Bank One Milwaukee NA	1,885,353,000	1,678,187,000	242	+ 11
232	Norwest Bank South Dakota NA, Sioux Falls	1,883,031,000	1,638,828,000	248	+ 16
233	Bank One Cleveland NA	1,876,082,000	1,619,163,000	249	+ 16
234	First American Bank of Georgia NA, Atlanta	1,860,837,000	1,723,897,000	234	
235	First Security Bank of Idaho NA, Boise	1,829,857,000	1,736,953,000	233	
236	Merchants Bank, Kansas City, Mo.	1,829,506,000	1,522,969,000	260	+ 24
237	Shawmut Arlington Trust Co., Lawrence, Mass.	1,828,964,000	1,406,275,000	275	+ 38
238	Fleet Bank of Maine, Portland	1,828,850,000	1,694,892,000	236	
239	Merchants Bank NA, Allentown, Pa.	1,826,309,000	1,785,677,634	229	
240	Texas Commerce Bank Dallas NA	1,816,658,000	1,774,222,000	231	
241	Banker/ the West, San Francisco	1,812,171,000	1,476,662,000	265	+ 24
242	Savings Banks Trust Co., New York	1,802,083,000	1,701,247,000	235	
243	Barnett Bank of Jacksonville NA, Fla.	1,801,145,000	1,693,623,000	238	
244	Bank of Oklahoma NA, Tulsa	1,772,736,000	1,868,491,000	221	
245	BayBank Norfolk County Trust Co., Dedham, Mass.	1,770,820,000	1,555,687,000	256	+ 11
246	Merrill Lynch Bank & Trust Co., Plainsboro, N.J.	1,765,785,000			
247	United Missouri Bank of Kansas City NA	1,763,842,000	1,666,331,000	245	
248	Trust Company of New Jersey, Jersey City	1,743,689,000	1,534,596,000	258	+ 10
249	Sunwest Bank of Albuquerque NA, N.M.	1,721,807,000	1,692,828,000	239	
250	Valley National Bank, Passaic, N.J.	1,720,471,000	1,595,356,000	252	+2
251	Key Bank of Maine, Augusta	1,718,565,000	677,592,000		
252	Barnett Bank of Southwest Florida, Sarasota	1,710,227,000	1,610,783,000	250	
253	Marine Bank, Warren, Pa.	1,708,421,000	1,533,268,000	259	+6
254	Central Carolina Bank & Trust Co. NA, Durham, N.C.	1,707,352,000	1,674,249,000	243	
255	Mercantile-Safe Deposit & Trust Co., Baltimore	1,705,887,000	1,479,301,000	264	+9
256	Lomas Bank USA, Wilmington, Del.	1,700,150,000	1,352,963,000	284	+ 28
257	Summit Bank, Fort Wayne, Ind.	1,698,602,000	1,587,816,000	253	
258	Davenport Bank & Trust Co., Iowa	1,683,676,271	1,535,343,681	257	
259	Citibank (Maryland) NA, Towson	1,665,090,000	1,099,871,000	334	+ 75
260	First Interstate Bank of Denver NA	1,653,744,000	2,103,084,000	202	
261	First Deposit National Bank, Tilton, N.H.	1,644,607,000m	1,093,000,000‡	336r	
262	Casco Northern Bank NA, Portland, Me.	1,642,967,000	1,504,141,000	262	
263	Custodial Trust Co., Trenton, N.J.	1,616,974,000	172,000,000‡		
264	BayBank Harvard Trust Co., Cambridge, Mass.	1,610,993,000	1,242,283,000	309	+ 45
265	Bank of New England South NA, Brockton, Mass.	1,596,399,000	669,562,000		
266	Dominion Bank of Middle Tennessee, Nashville	1,581,619,000	1,283,715,000	298	+ 32
267	First Bank NA, Milwaukee	1,579,340,000	1,469,117,000	266	
268	Chemical Bank (Delaware), Wilmington	1,560,233,000	1,041,431,000	347	+ 79
269	Bank IV Wichita NA, Kan.	1,545,853,000	1,437,524,000	270	+1
270	Shawmut Worcester County Bank NA, Worcester, Mass.	1,539,039,000	1,427,030,000	271	+1
271	Commerce Bank of Kansas City NA, Mo.	1,528,820,000	1,330,642,000	287	+ 16
272	Citibank (Delaware), New Castle	1,528,696,000	1,327,728,000	288	+ 16
273	National Bank of Commerce, Memphis, Tenn.	1,517,105,000	1,375,816,000	261	+8
274	Amalgamated Bank, New York	1,500,158,000	1,518,959,000	261	
275	First Interstate Bank, Ltd., Los Angeles	1,488,378,000	801,000,000‡		
276	Norwest Bank Nebraska NA, Omaha	1,482,510,000	1,417,302,000	273	
277	Sunburst Bank, Grenada, Miss.	1,477,554,000	1,380,043,000	279	+2
278	First American Bank of New York	1,470,469,000	1,391,806,000	278	
279	Banco Central Corp., Hato Rey, P.R.	1,455,449,000	1,304,592,000	293	+ 14
280	Commonwealth National Bank, Harrisburg, Pa.	1,453,086,000	1,302,575,000	294	+ 14
281	Barnett Bank of Tampa NA, Fla.	1,447,906,000	1,376,179,000	280	
282	First American Bank of Maryland, Silver Spring	1,436,321,000	1,187,332,000	320	+ 38
283	Central Jersey Bank & Trust Co., Freehold, N.J.	1,432,982,000	1,332,923,000	286	+3
284	Gainer Bank NA, Gary, Ind.	1,424,407,000	1,212,040,000	316	+ 32
285	Marquette Bank Minneapolis NA	1,424,372,000	1,356,141,000	283	
286	Colorado National Bank, Denver	1,416,498,000	1,312,962,000	292	+6
287	First Union National Bank, Greenville, S.C.	1,415,371,000	1,405,615,000	276	
288	First American Bank & Trust, North Palm Beach, Fla.	1,407,040,000	1,610,488,000	251	
289	First National Bank, Albuquerque, N.M.	1,405,691,000	1,293,174,000	295	+6
290	Norwest Bank Des Moines NA, Iowa	1,403,058,000	1,466,199,000	267	
291	Summit Trust Co., N.J.	1,391,867,000	1,285,006,000	297	+6
292	First American National Bank, Knoxville, Tenn.	1,391,481,000	1,203,586,000	317	+ 25
293	Security Bank & Trust Co., Southgate, Mich.	1,387,774,000	1,249,797,000	307	+ 14
294	Mitsui Manufacturers Bank, Los Angeles	1,377,491,000	1,694,438,000	237	
295	Society Bank of Eastern Ohio NA, Canton	1,377,316,000	1,408,315,000	274	
296	Community Bank, Pasadena, Calif.	1,373,454,000	1,145,080,000	328	+ 32
297	San Diego Trust & Savings Bank, Calif.	1,371,620,000	1,319,020,000	289	
298	Jefferson National Bank, Charlottesville, Va.	1,370,061,000	1,261,146,000	302	+4
299	LaSalle National Bank, Chicago	1,366,427,000	1,643,932,000	247	
300	Bank of Mississippi, Tupelo	1,360,793,000	1,253,308,000	304	+4

Data Sources: American Banker questionnaire, Federal regulatory report of condition for June 30, 1989, and various state banking departments. Assets for 1989 may not be comparable with assets reported for 1988 because of mergers or changes in accounting principals. With respect to mergers, American Banker follows the bank of charter in determining the surviving bank, unless otherwise noted. (m)— June 30 data not available, therefore, data for March 31 were used. (r)— Rank bank would have had, if it had been included in the survey. (‡)— Data are from **Bank Quarterly** for June 1989 published by **Shoshunoff Information Services Inc., Austin, Tex.**

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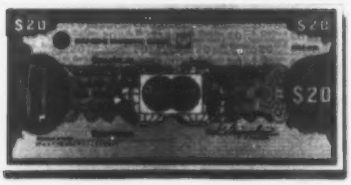

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The Top 25 Companies in Bank Credit Cards

Based on the combined credit card loans outstanding at commercial bank and thrift subsidiaries (in millions of dollars)

Rank 12/88	Rank 12/87	Parent Company	Credit Card Loans Outstanding At Bank & Thrift Subsidiaries 12/31/88	12/31/87	% Chg.	Bank & Thrift Subsidiaries	Card Loans Outstanding 12/31/88	12/31/87
1	1	Citicorp, New York	21,686	17,747	22.2%	Citibank of Arizona, Phoenix	$59.5	$40.2
						Citicorp Savings, FS&LA, San Francisco	68.2	38.4
						Citicorp Savings of Florida, FS&LA, Miami	131.0	51.3
						Citicorp Savings of Illinois, FS&LA, Chicago	388.7	171.4
						Citibank Maine NA, South Portland †	25.0	13.1
						Citibank (Maryland) NA, Towson	1,304.0	966.3
						Citibank (Nevada) NA, Las Vegas	5,765.9	3,191.8
						Citibank NA, New York	1,688.0	1,537.0
						Citibank (New York State), Pennton	157.3	186.3
						Citibank South Dakota NA, Sioux Falls	12,107.1	11,564.8
2	2	Chase Manhattan Corp., New York (a)	7,220	6,345	13.8%	Chase Manhattan Bank (USA) NA, Wilmington	6,732.5	5,907.7
						Chase Bank of Maryland, Baltimore †	17.1	18.1
						Chase Manhattan Bank NA, New York	157.7	171.6
						Chase Lincoln First Bank NA, Rochester	312.3	285.8
3	5	Sears, Roebuck & Co., Chicago	6,036	3,136	92.5%	Greenwood Trust Co., New Castle, Del. (b)	5,909.3	3,135.8
						Hurley State Bank, Sioux Falls, S.D. (c)†	128.6	57.5
4	3	BankAmerica Corp., San Francisco	5,994	5,121	17.0%	Bank of America NT & SA, San Francisco	4,844.0	4,122.0
						Seattle-First National Bank	1,150.1	999.0
5	12	American Express Co., New York	4,035	1,671	141.5%	American Express Centurion Bank, Newark, Del. (d)	3,818.2	1,647.5
						Boston Safe Deposit & Trust Co. (e)	7.8	24.0
						IDS Bank and Trust Co., Minneapolis,Minn. †	209.3	108.3
6	4	First Chicago Corp.	3,470	4,036	-14.0%	FCC National Bank, Wilmington, Del.	2,997.4	2,311.5
						First National Bank, Chicago	473.0	1,724.1
7	10	Bank of New York Co., Inc.	3,138	2,103	49.2%	Bank of New York/Delaware, Wilmington	2,866.5	2,041.7
						Bank of New York	60.2	60.8
						Irving Trust Co., New York †	312.5	231.1
						Central Trust Co., Rochester, N.Y. †	68.0	61.9
						Merchants National B&T Co., Syracuse, N.Y. †	30.8	27.8
8	6	Wells Fargo & Co., San Francisco	2,720	2,670	1.9%	Wells Fargo Bank NA, San Francisco	2720.5	2,670.4
9	8	First Interstate Bancorp., Los Angeles	2,368	2,335	1.3%	First Interstate Bank of Arizona NA, Phoenix	280.6	300.6
						First Interstate Bancard NA, Simi Valley, Calif.	533.1	317.9
						First Interstate Bank, Los Angeles	988.2	996.9
						First Interstate Bank NA, Denver	41.3	44.3
						First Interstate Bank Idaho NA, Boise	27.2	36.3
						First Interstate Bank Nevada NA, Reno	124.9	115.9
						First Interstate Bank Oregon NA, Portland	263.9	227.3
						First Interstate Bank Utah NA, Salt Lake City	33.7	39.3
						First Interstate Bank Washington NA, Seattle	95.2	257.0
10	7	Manufacturers Hanover Corp., New York	2,117	2,611	-18.9%	Manufacturers Hanover Trust Co.	2,117.0	2,611.0
11	11	Security Pacific Corp., Los Angeles	1,989	1,843	7.9%	Security Pacific Bank Arizona, Phoenix (f)	201.5	196.8
						Security Pacific National Bank, Los Angeles	1,218.8	1,156.2
						Security Pacific Bank Oregon, Portland (g)	42.1	38.4
						Security Pacific Bank Washington NA, Seattle (h)	526.2	449.5
12	15	Banc One Corp., Columbus, Ohio	1,578	1,273	24.0%	Bank One Indianapolis NA	210.5	208.3
						Bank One Lafayette NA, Ind.	135.9	170.8
						Bank One of Richmond NA, Ind. †	45.0	0.1
						Bank One Akron NA, Ohio	80.2	61.9
						Bank One Cleveland NA	146.1	44.5
						Bank One Columbus NA, Ohio	336.8	459.6
						Bank One Dayton NA, Ohio	197.7	174.3
						Bank One Dover NA, Ohio †	23.8	17.5
						Bank One Mansfield, Ohio	47.3	34.0
						Bank One Portsmouth NA, Ohio †	24.4	17.9
						Bank One Youngstown NA, Ohio	180.4	119.8
						Bank One Milwaukee NA Wis. †	129.1	93.1
						Bank One Waukesha, Wis. †	21.1	39.5
13	9	MNC Financial Corp., Baltimore	1,563	2,223	-29.7%	Maryland Bank NA, Newark, Del.	1,428.6	1,829.4
						American Security Bank NA, Washington, D.C.	43.2	41.7
						Maryland National Bank, Baltimore	91.2	352.1
14	..	Capitol Holding Corp.,Louisville, Ky.	1,468	854	71.9%	First Deposit National Bank, Tilton, N.H.	1,468.5	853.6
15	14	Marine Midland Banks, Buffalo, N.Y.	1,407	1,359	3.5%	Marine Midland Bank (Del.) NA, Wilmington	736.6	733.8
						Marine Midland Bank NA, Buffalo	670.6	625.0
16	23	Chevy Chase Savings Bank FSB, Md.	1,381	948	45.7%	Chevy Chase Savings Bank FSB, Md.	1,380.6	948.3
17	16	First Wachovia Corp., Winston-Salem, N.C.	1,310	1,257	4.2%	First Atlanta Bank NA, New Castle, Del.	119.4	97.1
						First National Bank, Atlanta	873.5	854.2
						Wachovia Bank & Trust Co., Winston Salem	314.7	305.4
18	17	Signet Banking Corp., Richmond	1,244	1,138	9.3%	Signet Bank/Maryland, Baltimore	41.1	39.0
						Signet Bank/Virginia, Richmond	1,203.3	1,099.0
19	18	Lomas Financial Corp., Dallas (i)	1,240	1,087	14.1%	Lomas Bank USA, Wilmington, Del.	1,240.1	1,087.2
20	19	NCNB Corp., Charlotte, N.C.	1,225	1,021	20.0%	NCNB National Bank of Florida, Tampa	156.8	146.1
						NCNB National Bank, Atlanta †	194.0	0.2
						NCNB National Bank of North Caroline, Charlotte	452.0	472.4
						NCNB South Carolina, Columbia	423.8	402.1
21	20	CoreStates Financial Corp., Philadelphia	1,180	996	18.5%	CoreStates Bank of Delaware NA, Wilmington	1,179.7	995.6
22	13	Chemical Banking Corp., New York	1,143	1,598	-28.5%	Texas Commerce Bank, Newark, Del.	46.6	49.2
						Horizon Bank NA, Morristown, N.J. (j)†	150.6	156.8
						Princeton Bank, N.J. (k)†	87.2	86.7
						Chemical Bank NA, Jericho, N.Y.	35.3	18.4
						Chemical Bank, New York	823.0	1,472.0
23	22	Household International Inc., Prospect Heights, Ill.	1,116	972	14.8%	Household Bank NA, Salinas, Calif.	1,068.9	936.5
						Household Bank FSB, Newport Beach, Calif	46.9	35.8
24	24	Michigan National Corp., Farmington Hills (a)	1,025	907	13.0%	Michigan National Bank, Farmington Hills	1,024.6	906.6
25	21	Sovran Financial Corp., Norfolk, Va.	1,019	988	3.1%	Sovran Bank/Delaware, Dover	221.2	213.1
						Sovran Bank/Central South, Nashville, Tenn.	98.6	85.4
						Sovran Bank NA, Richmond	699.1	689.9
		TOTALS FOR THE TOP 25 COMPANIES	78,681	66,230	18.8%			

Sources of Data: Federal Regulatory Report of Condition for all FDIC-insured commercial and savings banks; and the Federal Home Loan Bank Board's Quarterly Financial Report. These data were provided to American Banker by ADP Data Services Division, New York. ADP restates its 1988 data on a pro forma basis for mergers in 1987. **Credit card loans outstanding:** For commercial banks and FDIC-insured savings banks, these loans are defined to include all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. For thrifts reporting to the FHLBB, these loans include credit extended in connection with credit cards plus overdrafts on NOW accounts plus any other open-ended credit extended to consumers.

Commercial banks include "nonbank" banks, and thrifts include both FSLIC-insured and FDIC-insured savings institutions. Industrial banks are excluded. The data were provided by ADP Data Services Division, New York. (a)— In May of this year, Chase Manhattan Corp. agreed to buy Michigan National Corp.'s credit card portfolio for about $225 million. (b)— A direct subsidiary of Dean Witter Financial Services Group, which is in turn a subsidiary of Sears, Roebuck and Co. Greenwood Trust handles the "Discover" credit card operations for Sears. (c)— Changed location from Hurley to Sioux Falls on 10/10/88. (d)— A direct subsidiary of American Express Travel Related Services, which in turn, is a subsidiary of American Express. The bank handles the "Optima" card operations for American Express.

(e)— A subsidiary of Shearson Lehman Hutton Inc., which in turn, is a subsidiary of American Express. (f)— Formerly known as Arizona Bank. Changed title 4/24/88. (g)— Formerly known as Oregon Bank. Changed title 11/14/88. (h)— Formerly known as Rainier National Bank. Changed title 1/1/89. (i)— Formerly known as Lomas & Nettleton Financial Corp. (j)— On 1/1/89, Horizon Bank changed title to Chemical Bank NJ NA on 1/1/89, and merged Princeton Bank and Marina National Bank, Wildwood, N.J. (k)— Merged into Chemical Bank NJ NA on 1/1/89. (†)— Bank acquired (or formed) in 1988 and is not included in the 1987 total.

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Bank Credit Card Operations of Diversified Financial Services Companies

Rank 12/88	Rank 12/87	Name of Bank	Name of Parent	Credit Card Loans (thousands of dollars) 12/31/88	12/31/87	% Chg.	Date of Acq./Start
6	12	American Express Centurion Bank, Newark, Del.	American Express Travel Related Services (a)	$3,818,234	$1,647,475	131.8%	1985
191	154	Associates National Bank, Pleasanton, Calif.	Associates Corporation of North America, Dallas (b,c)	68,597	89,056	-23.0	1980
..	..	Boston Safe Deposit & Trust Co.	Shearson Lehman Hutton Inc., New York (a)	7,560	23,990	-68.5	1981
42	36	Colonial National Bank USA, Wilmington	ADVANTA Corp, Horsham, Pa.	459,664	521,896	-11.9	1982
12	25	First Deposit National Bank, Tilton, N.H.	Capital Holding Corp., Louisville, Ky.	1,468,469	853,630	72.0	1984
78	193	First Nationwide Bank FSB, San Francisco	Ford Motor Co., Dearborn, Mich. (c)	337,390	156,665	115.4	1985
129	..	First Signature Bank & Trust Co., Portsmouth, N.H.	John Hancock Mutual Life Insurance Co., Portsmouth, NH	128,149	49,786	157.4	1985
3	5	Greenwood Trust Co., Newcastle, Del.	Dean Witter Financial Services Group, New York (d)	5,909,337	3,135,744	88.5	1985
65	..	Household Bank FSB, Newport Beach, Calif.	Household International Inc., Prospect Heights, Ill.	46,887	35,827	30.9	1976
20	22	Household Bank NA, Salinas, Calif.	Household International Inc., Prospect Heights, Ill.	1,068,858	936,497	14.1	1981
128	..	Hurley State Bank, Sioux Falls, S.D.	Dean Witter Financial Services Group, New York (d)	128,616	57,477	123.8	1986
90	..	IDS Bank & Trust Co., Minneapolis, Minn.	American Express Travel Related Services (a)	209,342	108,270	93.4	1986
15	17	Lomas Bank USA, Wilmington, Del.	Lomas Financial Corp., Dallas	1,240,063	1,087,210	14.1	1986
397	..	Massachusetts Co., Inc. Boston	Travelers Corp., Hartford, Conn	15,478	1,346	1,049.9	1988
88	..	Monogram Bank, Blue Ash, Ohio (e)	General Electric Capital Corp., Stamford, Conn. (f)	370,956	26,351	1,307.7	1986
49	70	J.C. Penney National Bank, Herrington, Del.	J.C. Penney & Co., New York	402,882	257,823	56.3	1983
67	66	Primerica Bank, Newark, Del. (g)	Commercial Credit Corp., Baltimore	351,890	323,056	8.9	1984

Rank— Credit card loan rank among commercial banks, unless otherwise indicated. (**i**)— Credit card loan rank among thrift institutions. **Credit credit loans**— See the definition of credit card loans outstanding for commercial banks in the footnotes to the table on page 30. (a)— A subsidiary of American Express Co., New York. (b)— A subsidiary of Paramount Communications Inc., New York, until July 1989. (c)— In July 1988, Ford Motor Co. purchased Associates Corporation of North America from Paramount Communications for $3.35 billion. (d)— A subsidiary of Sears, Roebuck & Co., Chicago. (e)— In early 1988, it purchased $146 million in card receivables from Goldome, Buffalo. And in Sept. 1989 bought a $95 million gold card portfolio from Dollar Dry Dock Bank, White Plains, N.Y. (f)— A subsidiary of General Electric Co., Fairfield, Conn. (g)— Formerly First National Bank, Wilmington. Changed location on 8/5/88, and then converted to a state-chartered bank under its new title on 12/13/88.

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Top 100 Banks in Credit Card Operations

Credit card loans outstanding on Dec. 31, 1988, compared with Dec. 31, 1987 (in thousands of dollars)

Rank 12/88		Credit Card and Related Loans Outstanding 12/31/88	12/31/87	% Chg.	Total Loans 12/31/88	Ratio: Credit Cards to Total Loans	Gross Interest Revenue From Credit Card Operations 1988	1987	% Chg.	Net Chargeoffs (Card Related) 1988	1987	Chargeoffs as % Of Credit Card Loans 1988	1987
1	Citibank South Dakota NA, Sioux Falls	12,107,130	11,564,760	4.7	12,805,721	94.5	1,904,868	1,737,584	9.6	537,097	522,603	4.4	4.5
2	Chase Manhattan Bank (USA) NA, Wilmington, Del.	6,732,513	5,907,687	14.0	6,766,014	99.5	966,891	832,735	16.1	202,803	230,483	3.0	3.9
3	Greenwood Trust Co., Newcastle, Del.	5,909,337	3,135,774	88.4	5,922,133	99.8	775,034	335,072	131.3	147,184	80,813	2.5	2.6
4	Citibank (Nevada) NA, Las Vegas	5,765,860	3,191,800	80.6	5,791,185	99.6	786,986	485,311	62.2	126,606	81,886	2.2	2.6
5	Bank of America NT&SA, San Francisco	4,844,000	4,122,000	17.5	59,444,000	8.1	787,000	713,000	10.1	95,000	132,000	2.0	3.2
6	American Express Centurion Bank, Newark, Del.	3,818,234	1,647,475	131.8	4,491,234	85.0	430,448	104,308	312.7	118,821	17,227	3.1	1.0
7	FCC National Bank, Wilmington, Del.	2,997,421	2,311,520	29.7	2,983,863	100.0	411,769	241,522	70.5	81,729	64,152	2.7	2.8
8	Wells Fargo Bank NA, San Francisco	2,720,496	2,861,110	-4.9	35,780,803	7.6	414,577	488,948	-15.2	83,496	108,064	3.1	3.8
9	Bank of New York (Delaware), Wilmington	2,666,463	2,041,747	30.6	3,241,419	82.3	318,240	177,088	79.7	71,628	27,092	2.7	1.3
10	Manufacturers Hanover Trust Co., New York	2,117,000	2,611,000	-18.9	37,736,000	5.6	391,000	376,000	4.0	136,000	87,000	6.4	3.3
11	Citibank NA, New York	1,668,000	1,537,000	8.5	99,756,001	1.7	298,000	296,000	0.7	16,000	17,000	1.0	1.1
12	First Deposit National Bank, Tilton, N.H.	1,468,469	853,630	72.0	1,490,822	98.5	239,812	111,997	114.1	28,963	11,213	2.0	1.3
13	Maryland Bank NA, Newark, Del.	1,428,573	1,829,360	-21.9	1,471,639	97.1	233,698	239,329	-2.4	30,476	33,501	2.1	1.8
14	Citibank (Maryland) NA, Towson	1,303,965	966,260	34.9	1,388,121	93.9	176,555	184,998	-4.6	44,696	60,490	3.4	6.3
15	Lomas Bank USA, Wilmington, Del.	1,240,063	1,087,210	14.1	1,272,005	97.5	192,248	140,397	36.9	48,256	31,037	3.9	2.9
16	Security Pacific National Bank, Los Angeles	1,218,816	1,160,373	5.0	32,863,618	3.7	185,921	182,537	1.9	31,574	26,968	2.6	2.3
17	Signet Bank/Virginia, Richmond	1,203,326	1,099,045	9.5	4,287,535	28.1	169,832	158,731	7.0	33,272	33,537	2.8	3.1
18	CoreStates Bank of Delaware NA, Wilmington	1,179,685	995,566	18.5	1,179,685	100.0	157,811	143,515	10.0	23,272	22,943	2.0	2.3
19	Seattle-First National Bank	1,150,980	998,979	15.2	8,823,133	13.0	187,729	151,882	23.6	24,347	18,729	2.1	1.9
20	Household Bank NA, Salinas, Calif.	1,068,858	936,497	14.1	1,068,858	100.0	166,986	90,652	84.2	54,025	31,200	5.1	3.3
21	Michigan National Bank, Farmington Hills	1,024,599	906,558	13.0	6,294,279	16.3	174,289	142,060	22.7	39,416	26,561	3.8	2.9
22	First Interstate Bank of Calif., Los Angeles	966,152	1,000,493	-3.4	13,472,078	7.2	168,161	164,557	2.2	27,455	33,389	2.8	3.3
23	First National Bank, Atlanta	875,543	854,207	2.5	5,034,592	17.4	148,970	154,893	-3.8	23,682	30,280	2.7	3.5
24	Southeast Bank NA, Miami	842,361	742,063	13.5	8,876,038	9.5	100,363	90,666	10.7	17,131	16,176	2.0	2.2
25	Chemical Bank, New York	823,000	1,472,000	-44.1	28,738,000	2.9	225,000	209,000	7.7	39,000	30,000	4.7	2.0
26	BancOhio National Bank, Columbus	747,692	769,559	-2.8	3,730,411	20.0	145,336	127,310	14.2	60,848	44,053	8.1	5.7
27	Marine Midland Bank (Delaware) NA, Wilmington	736,618	733,764	0.4	2,031,680	36.3	136,734	129,146	5.9	37,382	35,262	5.1	4.8
28	Mellon Bank (Delaware) NA, Wilmington	705,438	622,891	13.3	1,055,633	66.8	101,417	78,291	29.5	18,145	10,329	2.6	1.7
29	Sovran Bank NA, Richmond	699,110	689,910	1.3	8,473,140	8.3	95,738	89,799	6.6	13,602	13,936	1.9	2.0
30	Marine Midland Bank NA, Buffalo, N.Y.	670,629	624,973	7.3	18,142,542	3.7	116,920	114,939	1.7	7,351	9,103	1.1	1.5
31	Barclays Bank of Delaware NA, Wilmington	669,638	387,196	72.9	669,638	100.0	101,404	59,565	70.2	35,041	25,495	5.2	6.6
32	First City Bank Sioux Falls NA, S.D.	570,789	583,950	-2.3	570,923	100.0	95,282	94,033	1.3	24,360	26,057	4.3	4.5
33	First National Bank, Boston	549,400	526,932	4.3	19,102,908	2.9	76,826	76,641	0.2	9,698	16,095	1.8	3.1
34	First Interstate Bancard NA, Simi Valley, Calif.	533,102	317,879	67.7	533,480	99.9	84,176	63,401	32.8	29,192	29,371	5.5	9.2
35	Citizens & Southern National Bank, Atlanta	526,221	379,179	38.8	7,643,149	6.9	119,630	55,661	114.9	11,434	5,581	2.2	1.5
36	Security Pacific Bank Washington NA, Seattle	526,181	449,506	17.1	5,356,186	9.8	101,893	91,821	11.0	8,660	9,105	1.6	2.0
37	Crestar Bank, Richmond	521,903	540,764	-3.5	7,055,222	7.4	94,332	93,057	1.4	18,266	14,652	3.5	2.7
38	First Omni Bank NA, Milsboro, Del.	508,483	473,395	7.4	510,378	99.6	81,691	81,694	0.0	20,263	23,587	4.0	5.0
39	PNC National Bank, Wilmington, Del.	507,494	324,460	56.4	634,762	80.0	53,229	44,018	20.9	7,464	5,796	1.5	1.8
40	Valley National Bank, Phoenix, Ariz.	505,405	478,291	5.7	6,603,738	7.7	72,123	69,426	3.9	17,022	11,319	3.4	2.4
41	First National Bank, Chicago	473,001	1,724,056	-72.6	22,091,941	2.1	184,681	531,907	-65.3	51,345	112,430	10.9	6.5
42	Colonial National Bank USA, Wilmington, Del.	459,664	521,896	-11.9	759,970	60.5	83,583	170,326	50.9	31,658	32,871	6.9	6.3
43	NCNB National Bank of North Carolina, Charlotte	451,970	472,441	-4.3	9,982,007	4.5	74,620	91,617	-18.6	7,270	9,384	1.6	2.0
44	Security Bank & Trust Co., Southgate, Mich.	438,529	383,963	14.2	900,097	48.7	69,639	62,911	10.7	5,450	5,298	1.2	1.4
45	Harris Trust & Savings Bank, Chicago	426,234	369,167	15.5	5,287,377	8.1	68,121	66,905	1.8	9,178	8,351	2.2	2.3
46	NCNB South Carolina, Columbia	423,815	402,122	5.4	2,614,886	16.2	76,449	72,455	5.5	21,524	25,698	5.1	6.4
47	National Westminster Bank USA, New York	406,011	386,440	5.1	9,897,088	4.1	61,144	60,247	1.5	7,990	8,929	2.0	2.3
48	Norwest Bank Des Moines NA, Iowa	405,014	330,104	22.7	980,951	41.3	59,041	37,166	58.9	11,603	5,460	2.9	1.7
49	J.C. Penney National Bank, Harrington, Del.	402,892	257,823	56.3	432,455	93.2	61,047	30,712	98.8	17,848	9,262	4.4	3.6
50	First Wisconsin National Bank, Milwaukee	398,300	360,392	10.5	2,407,207	16.5	52,935	48,510	9.1	4,911	4,670	1.2	1.3
51	First National Bank, Omaha, Neb.	397,108	354,812	11.9	801,877	49.5	91,680	60,179	52.3	14,835	8,483	3.7	2.4
52	Indiana National Bank, Indianapolis	385,824	314,954	22.5	3,246,276	11.9	52,937	45,003	17.6	8,179	7,016	2.1	2.2
53	United States National Bank, Portland, Ore.	385,305	376,359	2.4	5,796,569	6.6	62,196	57,566	8.0	8,174	7,891	2.1	2.1
54	Equitable Bank NA, Baltimore	375,937	309,968	21.3	2,724,704	13.8	53,711	43,154	24.5	7,314	5,852	1.9	1.9
55	Monogram Bank, Blue Ash, Ohio	370,956	26,351	1,307.7	371,281	99.9	N.A.	N.A.		7,000	0	1.9	0.0
56	First Union National Bank of Ga., Atlanta	370,955	64,825	472.2	2,948,127	12.6	31,771	8,284	283.5	1,743	857	0.5	1.3
57	Primerica Bank, Newark, Del.	351,890	323,056	8.9	355,131	99.1	46,668	42,449	9.9	12,968	10,981	3.7	3.4
58	NBD Delaware Bank, Newark	346,570	352,939	-1.8	346,580	100.0	52,596	53,653	-2.0	6,520	7,506	1.9	2.1
59	State Street Bank & Trust Co., Boston	340,402	297,736	14.3	2,193,008	15.5	43,970	39,733	10.7	6,845	8,665	2.0	2.9
60	Bank One Columbus NA, Ohio	336,604	459,558	-26.8	2,430,156	13.9	93,363	61,239	52.5	33,377	19,990	9.9	4.3
61	Equibank Delaware NA, Wilmington, Del.	327,830	356,919	-8.2	328,336	99.8	48,690	40,675	19.7	11,384	10,139	3.5	2.8
62	Sun Bank NA, Orlando, Fla.	316,801	296,526	6.8	2,688,519	11.8	52,631	51,058	3.1	8,338	8,751	2.6	3.0
63	First Bank NA, Minneapolis	316,005	239,449	32.0	10,194,095	3.1	43,994	41,009	7.3	4,828	5,198	1.5	2.2
64	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	314,745	305,442	3.0	8,370,118	3.8	39,286	37,746	4.1	1,445	1,815	0.5	0.6
65	Irving Trust Co., New York	312,460	231,109	35.2	14,477,059	2.2	34,603	28,680	20.7	6,652	4,357	2.1	1.9
66	Chase Lincoln First Bank NA, Rochester, N.Y.	312,315	265,822	17.5	5,164,078	6.0	37,817	35,215	7.4	5,162	3,647	1.7	1.4
67	Central Bank & Trust Co., Denver	308,326	271,236	13.7	937,772	32.9	41,800	63,518	-34.2	6,759	9,538	2.2	3.5
68	First National Bank of Commerce, New Orleans, La.	307,996	260,019	18.5	1,360,893	22.6	39,326	33,868	16.1	5,422	5,278	1.8	2.0
69	Connecticut Bank & Trust Co. NA, Hartford	302,741	272,550	11.1	6,961,365	4.3	37,466	33,716	11.1	3,909	3,123	1.3	1.1
70	Union Bank, San Francisco	284,503	282,173	0.8	11,028,993	2.6	28,072	41,644	-32.6	5,114	9,553	1.8	3.4
71	First Interstate Bank of Arizona NA, Phoenix	280,640	300,022	-6.5	4,682,454	6.0	45,855	49,236	-6.9	11,862	11,498	4.2	3.8
72	Delaware Trust Co., Wilmington	279,453	111,017	151.7	915,447	30.5	36,967	16,839	119.5	4,176	1,511	1.5	1.4
73	Comerica-Midwest NA, Toledo, Ohio	270,190	216,718	24.7	270,190	100.0	35,333	30,001	17.8	6,659	8,010	2.5	3.7
74	Banco Popular de Puerto Rico, San Juan	270,112	244,833	10.3	3,097,359	8.7	34,434	29,595	16.4	5,957	3,674	2.2	1.5
75	First Interstate Bank of Oregon NA, Portland	263,872	227,267	16.1	3,454,964	7.6	32,803	33,127	-1.0	3,756	2,879	1.4	1.3
76	Ameritrust Co. NA, Cleveland	260,193	255,872	1.7	5,815,116	4.5	42,982	43,625	-1.5	6,888	8,220	2.6	3.2
77	Barnett Bank of South Florida NA, Miami	256,816	233,217	10.1	4,101,635	6.3	34,327	30,466	12.7	5,976	4,880	2.3	2.1
78	Central Fidelity Bank, Richmond	252,902	252,181	0.3	3,251,147	7.8	40,495	39,443	2.7	4,795	6,656	1.9	2.6
79	First Tennessee Bank NA, Memphis	248,542	240,252	3.5	3,474,665	7.2	45,262	42,322	6.9	6,805	7,174	2.7	3.0
80	Colorado National Bank, Denver	246,097	207,120	18.8	783,128	31.4	34,123	31,478	8.4	6,253	6,039	2.5	2.9
81	Society National Bank, Cleveland	243,581	226,514	7.5	3,474,699	7.0	31,904	27,058	17.9	3,589	3,357	1.5	1.5
82	Comerica Bank-Detroit	243,160	247,023	-1.6	5,593,420	4.3	49,675	44,944	10.5	4,656	5,575	1.9	2.3
83	Connecticut National Bank, Hartford	239,291	220,914	8.3	7,426,431	3.2	24,493	20,447	19.8	1,818	1,783	0.8	0.8
84	South Carolina National Bank, Charleston	223,241	196,614	13.5	3,719,051	6.0	38,606	36,704	5.2	2,686	2,981	1.2	1.5
85	Shawmut Bank NA, Boston	223,059	198,821	12.2	5,300,265	4.2	33,005	26,153	26.2	3,325	2,552	1.5	1.3
86	Sovran Bank/Delaware, Dover	221,228	213,145	3.8	221,228	100.0	29,842	27,385	9.0	2,701	2,610	1.2	1.2
87	Bank of New England NA, Boston	212,411	125,697	69.0	11,905,197	1.8	17,371	18,164	-9.4	2,872	2,090	1.4	1.7
88	Bank One Indianapolis NA	210,497	208,349	1.0	2,867,488	7.3	35,065	44,041	-20.4	13,970	14,090	6.6	6.8
89	Norwest Bank Minnesota NA, Minneapolis	210,259	103,163	103.8	5,246,399	4.0	23,473	14,145	65.9	2,755	1,724	1.3	1.7
90	IDS Bank & Trust Co., Minneapolis	209,342	108,270	93.4	212,178	98.7	20,564	N.A.		1,490	223	0.7	0.2
91	Huntington National Bank, Columbus, Ohio	202,650	165,801	22.2	5,122,898	4.0	56,007	51,004	9.8	4,043	3,173	2.0	1.9
92	Security Pacific Bank Arizona, Phoenix	201,474	196,558	2.5	4,164,684	4.8	29,378	18,651	57.5	6,426	4,460	3.2	2.3
93	Bank One Dayton NA, Ohio	197,707	174,273	13.4	1,511,716	13.1	46,558	44,768	4.0	8,111	8,730	4.1	5.0
94	European American Bank, New York	196,611	206,475	-4.8	3,350,856	5.9	34,540	43,508	-20.6	4,866	7,331	2.5	3.6
95	NCNB National Bank, Atlanta	194,041	193	*	331,658	58.5	30,632	175	*	0	0	0.0	0.0
96	National Westminster Bank NJ, Jersey City	193,345	170,469	13.4	3,851,190	5.0	27,385	26,147	4.7	5,497	3,816	2.8	2.2
97	First American National Bank, Nashville	191,800	178,809	7.3	1,972,499	9.7	24,726	22,521	9.8	4,788	3,647	2.5	2.0
98	United Jersey Bank, Heckensack	189,840	159,136	19.3	2,923,647	6.5	29,995	23,066	30.0	4,208	2,197	2.2	1.4
99	Bank One Youngstown NA, Ohio	180,412	119,797	50.6	834,978	21.6	27,118	20,820	30.2	7,516	6,041	4.2	5.0
100	United Bank of Denver NA	180,226	176,860	1.9	1,344,276	13.4	28,169	28,649	-1.7	4,483	4,209	2.5	2.4
	TOTALS FOR TOP 100‡ ($ million)	93,963	81,534	15.2	712,394	13.2	14,234	12,239	16.3	2,888	2,617	3.1	3.2
	TOTALS FOR ALL COMMERCIAL BANKS† ($ million)	117,050	98,808	18.5	1,932,496	6.1	.....	.....	...	3,339	3,058	2.9	3.1

Data Source: Federal Regulatory Report of Condition and Report of Income for all FDIC-insured commercial banks provided to American Banker by **ADP Data Services Division, New York**. ADP restates its 1987 data on a pro forma basis for mergers in 1988. **Credit Cards and Related Loans Outstanding** are from Schedule RC-C, item 6a, of the Report of Condition and include, on a gross basis, all extensions of credit to individuals for household, family, and other personal expenditures arising from bank credit cards or special prearranged overdraft plans. **Total loans** are from RC-Balance Sheet, item 4 a — "Loans and leases, net of unearned income." **Gross Interest Income from Credit Card Operations** are from the Report of Income, item 1.a.(1)(f)(1)— "Credit Cards and related plans" and include all interest fees and similar charges levied against or associated with domestically booked credit card (and related plan) loans. **Net Chargeoffs** are gross chargeoffs on credit cards and related plans less recoveries on credit cards and related plans. The data are from Schedule RI-B of the Report of Income, item 5(a) Column A less item 5(a) Column B. **($)**— The 1987 totals are for the top 100 banks in 1987. **(*)**— Large change in 1988 attributable to small base in 1987. **(†)**— Data are for FDIC-insured commercial banks and are from the Federal Reserve Board and the Federal Deposit Insurance Corp.

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Geographic Listing of Top 100 Credit Card Banks

Shown by state with credit card loans on Dec. 31, 1988, compared with Dec. 31, 1987 and Dec. 31, 1986 (in thousands of dollars)

	Rank 12/88		Credit Card and Related Loans Outstanding 12/31/88	12/31/87	12/31/86	Percent Change '87-'88	'86-'88	Rank 12/87	12/86
Arizona	40	Valley National Bank, Phoenix	$505,405	$478,291	$451,464	5.7	11.9	36	34
	71	First Interstate Bank of Arizona NA, Phoenix	280,640	300,022	324,728	(6.5)	(13.6)	62	53
	92	Security Pacific Bank Arizona, Phoenix (a)	201,474	196,558	207,168†	2.5	(2.7)	90	89
California	5	Bank of America NT&SA, San Francisco	4,844,000	4,122,000	5,247,000	17.5	(7.7)	3	2
	8	Wells Fargo Bank NA, San Francisco (b)	2,720,496	2,861,110†	2,815,700	(4.9)	(3.4)	6	5
	16	Security Pacific National Bank, Los Angeles	1,218,816	1,160,373†	1,185,231†	5.0	2.8	15	11
	20	Household Bank NA, Salinas	1,068,858	936,497	207,142	14.1	416.0	22	82
	22	First Interstate Bank of California, Los Angeles	966,152	1,000,493†	994,354	(3.4)	(2.8)	19	14
	34	First Interstate Bancard NA, Simi Valley	533,102	317,879	355,283	67.7	50.0	57	46
	70	Union Bank, San Francisco (c)	284,503	282,173†	152,974	0.8	86.0	105	...
Colorado	67	Central Bank & Trust Co., Denver	308,326	271,236	285,283	13.7	8.1	67	62
	80	Colorado National Bank, Denver	246,097	207,120	199,050	18.8	23.6	87	85
	100	United Bank of Denver NA	180,226	176,860	185,766	1.9	(3.0)	96	91
Connecticut	69	Connecticut Bank & Trust Co. NA, Hartford	302,741	272,550	255,379†	11.1	18.5	66	69
	83	Connecticut National Bank, Hartford	239,291	220,914†	217,647	8.3	9.9	83	80
Delaware	2	Chase Manhattan Bank (USA) NA, Wilmington	6,732,513	5,907,687	5,080,808	14.0	32.5	2	3
	3	Greenwood Trust Co., Newcastle	5,909,337	3,135,774	1,004,362	88.4	488.4	5	13
	6	American Express Centurion Bank, Newark	3,818,234	1,647,475	220,513	131.8	1,631.5	12	78
	7	FCC National Bank, Wilmington	2,997,421	2,311,520	1,130,044	29.7	165.2	8	12
	9	Bank of New York (Delaware), Wilmington	2,666,463	2,041,747	749,399	30.6	255.8	9	21
	13	Maryland Bank NA, Newark	1,428,573	1,829,360	1,391,967	(21.9)	2.6	10	9
	15	Lomas Bank USA, Wilmington	1,240,063	1,087,210	652,689	14.1	90.0	17	24
	18	CoreStates Bank of Delaware NA, Wilmington	1,179,685	995,566	830,578	18.5	42.0	20	19
	27	Marine Midland Bank (Delaware) NA, Wilmington	736,618	733,764	563,229	0.4	30.8	28	28
	28	Mellon Bank (Delaware) NA, Wilmington	705,438	622,891	485,452	13.3	45.3	31	31
	31	Barclays Bank of Delaware NA, Wilmington	669,638	387,196	248,634	72.9	169.3	42	71
	36	First Omni Bank NA, Millsboro	508,483	473,395	462,409	2.4	10.0	37	32
	39	PNC National Bank, Wilmington	507,494	324,460	300,826	56.4	68.7	55	57
	42	Colonial National Bank USA, Wilmington	459,664	521,896	433,683	(11.9)	6.0	35	36
	49	J.C. Penney National Bank, Harrington	402,892	257,823	131,444	56.3	206.5	70	118
	57	Primerica Bank, Newark (d)	351,890	323,056	294,474	8.9	19.5	56	58
	58	NBD Delaware Bank, Wilmington	346,570	352,939	343,357	(1.8)	0.9	51	49
	61	Equibank Delaware NA, Wilmington	327,830	356,919	...	(8.2)	...	50	...
	72	Delaware Trust Co., Wilmington	279,453	111,017	84,593	151.7	230.4	132	...
	86	Sovran Bank/Delaware, Dover	221,228	213,145	191,846	3.8	15.3	86	88
Florida	24	Southeast Bank NA, Miami	842,361	742,063†	699,366	13.5	20.4	27	22
	62	Sun Bank NA, Orlando	316,801	296,526	304,217	6.8	4.1	64	55
	77	Barnett Bank of South Florida NA, Miami	256,816	233,217	202,472	10.1	26.8	78	84
Georgia	23	First National Bank, Atlanta	875,543	854,207	868,251	2.5	0.8	24	18
	35	Citizens & Southern National Bank, Atlanta	526,221	379,179	284,658	38.8	84.9	45	63
	56	First Union National Bank of Georgia, Atlanta	370,955	64,825	62,796	472.2	490.7	193	...
	95	NCNB National Bank, Atlanta	194,041	193	...	100,439	...	...	...
Illinois	41	First National Bank, Chicago	473,001	1,724,056	3,504,260	(72.6)	(86.5)	11	4
	45	Harris Trust & Savings Bank, Chicago	426,234	369,167	358,992	15.5	18.7	48	43
Indiana	52	Indiana National Bank, Indianapolis	385,824	314,954	290,587	22.5	32.8	58	61
	88	Bank One Indianapolis NA	210,497	206,349	247,179	1.0	(14.8)	86	72
Iowa	48	Norwest Bank Des Moines NA	405,014	330,104	249,154	22.7	62.6	54	70
Louisiana	68	First National Bank of Commerce, New Orleans	307,996	260,019	232,160	18.5	32.7	69	74
Maryland	14	Citibank (Maryland) NA, Towson	1,303,965	966,260	984,693	34.9	32.4	21	15
	54	Equitable Bank NA, Baltimore	375,937	309,968	222,977	21.3	68.6	60	76
Massachusetts	33	First National Bank, Boston	549,400	526,932	559,246	4.3	(1.8)	34	29
	59	State Street Bank & Trust Co., Boston	340,402	297,736	294,068	14.3	15.8	63	59
	85	Shawmut Bank NA, Boston	223,059	198,821†	167,602†	12.2	33.1	91	104
	87	Bank of New England NA, Boston	212,411	125,697	123,173	69.0	72.4	121	...
Michigan	21	Michigan National Bank, Farmington Hills	1,024,599	906,558	727,914†	13.0	40.8	23	...
	44	Security Bank & Trust Co., Southgate	438,529	383,963	360,246	14.2	21.7	44	42
	82	Comerica Bank-Detroit	243,160	247,023	266,800	(1.6)	(8.9)	74	67
Minnesota	63	First Bank NA, Minneapolis	316,005	239,449†	230,889†	32.0	36.9	79	...
	89	Norwest Bank Minnesota NA, Minneapolis (e)	210,259	103,163†	35,800	103.8	487.3	270	...
	90	IDS Bank & Trust Co., Minneapolis (f)	209,342	108,270	N.A.	93.4	...	135	...
Nebraska	51	First National Bank, Omaha	397,108	354,812†	220,799	11.9	79.9	53	77
Nevada	4	Citibank (Nevada) NA, Las Vegas	5,765,860	3,191,800	2,561,077	80.6	125.1	4	6
New Hampshire	12	First Deposit National Bank, Tilton	1,468,469	853,630	345,590	72.0	324.9	25	48
New Jersey	96	National Westminster Bank NJ, Jersey City (g)	193,345	170,469†	96,285	13.4	100.8	137	...
	98	United Jersey Bank, Hackensack	189,840	159,136	124,850	19.3	52.1	102	...
New York	10	Manufacturers Hanover Trust Co., New York	2,117,000	2,611,000	2,029,000	(18.9)	4.3	7	7
	11	Citibank NA, New York	1,668,000	1,537,000	1,557,000	8.5	7.1	13	8
	25	Chemical Bank, New York	823,000	1,472,000	1,258,000	(44.1)	(34.6)	14	10
	30	Marine Midland Bank NA, Buffalo	670,629	624,973	883,592	(7.3)	(24.1)	30	17
	47	National Westminster Bank USA, New York	406,011	386,440	393,358	5.1	3.2	43	39
	65	Irving Trust Co., New York	312,460	231,109	142,089	35.2	119.9	80	107
	66	Chase Lincoln First Bank NA, Rochester	312,315	265,822	234,498	17.5	33.2	68	73
	94	European American Bank, New York	196,611	206,475	292,015	(4.8)	(32.7)	88	60
North Carolina	43	NCNB National Bank of North Carolina, Charlotte	451,970	472,441	622,830	(4.3)	(27.4)	38	25
	64	Wachovia Bank & Trust Co. NA, Winston Salem	314,745	305,442	373,789	3.0	(15.8)	61	41
Ohio	26	BancOhio National Bank, Columbus	747,692	769,559	580,711	(2.8)	28.8	26	27
	55	Monogram Bank, Blue Ash (h)	370,956	26,351	...	1,308	...	...	...
	60	Bank One Columbus NA	336,604	459,558	302,417	(26.8)	11.3	39	56
	73	Comerica-Midwest NA, Toledo	270,190	216,718	172,196	24.7	56.9	84	95
	78	Ameritrust Co. NA, Cleveland	260,193	255,872	259,586	1.7	0.2	72	68
	81	Society National Bank, Cleveland	243,581	226,514	221,060†	7.5	10.2	82	79
	91	Huntington National Bank, Columbus	202,650	165,801	347,444	22.2	(41.7)	101	...
	93	Bank One Dayton NA	197,707	174,273	171,980	13.4	15.0	97	96
	99	Bank One Youngstown NA	180,412	119,797	111,358	50.6	62.0	123	...
Oregon	53	United States National Bank, Portland	385,305	376,359	336,488	2.4	14.5	47	51
	75	First Interstate Bank of Oregon NA, Portland	263,872	227,267	207,175	16.1	27.4	81	81
Puerto Rico	74	Banco Popular de Puerto Rico, San Juan	270,112	244,833	196,501	10.3	37.5	75	86
South Carolina	46	NCNB South Carolina, Columbia	423,815	402,122	328,003	5.4	29.2	41	52
	84	South Carolina National Bank, Charleston	223,241	196,614	191,174	13.5	16.8	89	89
South Dakota	1	Citibank South Dakota NA, Sioux Falls	12,107,130	11,564,760	9,803,251	4.7	23.5	1	1
	32	First City Bank Sioux Falls NA	570,789	583,950	587,949	(2.3)	(2.9)	32	26
Tennessee	79	First Tennessee Bank NA, Memphis	248,542	240,252	226,872	3.5	(9.6)	77	75
	97	First American National Bank, Nashville	191,800	178,809	134,089	7.3	43.0	95	115
Virginia	17	Signet Bank/Virginia, Richmond	1,203,326	1,099,045	931,730	9.5	29.1	16	16
	29	Sovran Bank NA, Richmond	699,110	689,910	659,992	1.3	5.9	29	23
	37	Crestar Bank, Richmond	521,903	540,764	524,363	(3.5)	(0.5)	33	30
	76	Central Fidelity Bank, Richmond	252,902	252,181	271,419	0.3	(6.8)	73	66
Washington	19	Seattle-First National Bank	1,150,980	998,979	817,618	15.2	40.8	18	20
	38	Security Pacific Bank Washington NA, Seattle (i)	526,181	449,506	444,986	17.1	18.2	40	35
Wisconsin	50	First Wisconsin National Bank, Milwaukee	398,300	360,392	358,388	10.5	11.1	49	44

Data Source: Federal Regulatory Report of Condition for all insured commercial banks and were provided to American Banker by **ADP Data Service Division, New York.** ADP restates its 1986 and 1987 data on a pro forma basis for mergers in 1987 and 1988. **(a)**— Formerly known as Arizona Bank. Changed title 4/24/88. **(b)**— Acquired Barclays Bank of California, 6/1/88. **(c)**— Formerly known as California First Bank. Acquired Union Bank, Los Angeles, and changed title, 10/88. **(d)**— Formerly First National Bank, Wilmington. Converted from a national bank to a state bank under its new title, 12/13/88. **(e)**— Formerly Norwest Bank Minneapolis NA, changed title 1/4/88. **(f)**— Formerly Advisory Bank & Trust Co., changed title, 2/5/88. **(g)**— Formerly First Jersey National Bank, changed title, 11/14/88. **(h)**— In early 1989 it purchased $148 million in card receivables from Goldome, Buffalo. And in Sept. 1989 bought a $95 million gold card portfolio from Dollar Dry Dock Bank, White Plains, N.Y. **(i)**— Formerly known as Rainier National Bank, changed title, 1/1/89. **(†)**— Restated for mergers, but the bank's rank is based on the actual data for that year and has not been restated for mergers.

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Top 75 Banks in Commercial Letters of Credit

As of March 31, 1989 (dollar amounts in thousands)

		Commercial Letters of Credit	Total Assets	Ratio of CLC to Assets
1	**Citibank NA**, New York	4,433,000	153,500,000	2.89
2	**Bank of America NT&SA**, San Francisco	2,350,000	84,679,000	2.78
3	**Chase Manhattan Bank NA**, New York	2,290,897	80,459,499	2.85
4	**Manufacturers Hanover Trust Co.**, New York	1,802,000	56,350,000	3.20
5	**Irving Trust Co.**, New York	1,472,253	21,715,718	6.78
6	**First National Bank, Boston**	1,078,399	25,709,715	4.19
7	**Chemical Bank**, New York	916,000	55,123,000	1.66
8	**First National Bank, Chicago**	819,669	35,585,421	2.30
9	**Republic National Bank, New York**	784,243	20,405,453	3.75
10	**Bankers Trust Co.**, New York	680,067	59,390,050	1.15
11	**Security Pacific National Bank**, Los Angeles	668,359	52,470,224	1.27
12	**First Interstate Bank of Calif.**, Los Angeles	592,628	19,596,401	3.02
13	**Bank of New York**	581,028	23,174,092	2.51
14	**Philadelphia National Bank**	411,968	10,428,335	3.95
15	**Citizens & Southern National Bank**, Atlanta	366,044	11,890,150	3.08
16	**National Westminster Bank USA**, New York	345,853	13,475,778	2.57
17	**Continental Bank NA**, Chicago	330,585	31,109,934	1.06
18	**Marine Midland Bank NA**, Buffalo	313,338	21,533,849	1.46
19	**Wells Fargo Bank NA**, San Francisco	289,376	44,448,322	0.65
20	**NCNB National Bank of N.C.**, Charlotte	288,615	18,897,963	1.53
21	**Union Bank**, San Francisco	282,373	14,870,882	1.90
22	**Bank of Tokyo Trust Co.**, New York	264,401	7,815,071	3.38
23	**First Bank NA**, Minneapolis	261,267	13,574,905	1.92
24	**Pittsburgh National Bank**	257,167	16,191,680	1.59
25	**Mellon Bank-East**, Philadelphia	245,747	4,311,806	5.70
26	**Northern Trust Co.**, Chicago	235,181	8,414,675	2.79
27	**Fidelity Bank** NA, Philadelphia	230,628	9,293,208	2.48
28	**Norwest Bank Minnesota NA, Minneapolis**	229,856	7,778,388	2.96
29	**Bank of California NA**, San Francisco	206,499	6,935,895	2.98
30	**Mercantile Bank NA**, Clayton, Mo	186,433	3,843,880	4.85
31	**Society National Bank**, Cleveland	183,305	5,978,274	3.07
32	**Seattle-First National Bank**	177,800	10,555,388	1.68
33	**National Bank of Detroit**	175,022	15,870,866	1.10
34	**Israel Discount Bank of New York**	172,636	4,425,599	3.90
35	**Mellon Bank NA**, Pittsburgh	170,028	22,749,116	0.75
36	**State Street Bank & Trust Co.**, Boston	168,267	7,963,668	2.11
37	**Capital Bank**, Miami	165,421	894,440	18.49
38	**Century Bank**, San Francisco	158,865	65,157	243.82
39	**Manufacturers National Bank**, Detroit	147,119	8,682,590	1.69
40	**Harris Trust and Savings Bank**, Chicago	138,054	9,558,582	1.44
41	**Morgan Guaranty Trust Co.**, New York	116,970	74,961,612	0.16
42	**First Fidelity Bank NA**, Newark, N.J.	113,229	11,134,209	1.02
43	**Bank of New England NA**, Boston	111,131	15,030,163	0.74
44	**Security Pacific Bank-Washington NA**, Seattle	107,713	7,219,873	1.49
45	**UBAF Arab-American Bank**, New York	107,024	759,729	14.09
46	**Huntington National Bank**, Columbus, Ohio	102,704	8,160,946	1.26
47	**Riggs National Bank, Washington D.C.**	98,289	6,153,584	1.60
48	**NCNB Texas National Bank**, Dallas	97,141	26,326,259	0.37
49	**First City, Texas-Houston, NA**	96,656	6,305,397	1.53
50	**Bank One Indianapolis NA**	89,256	3,910,792	2.28
51	**American National Bank & Trust Co.**, Chicago	87,856	4,252,498	2.07
52	**Wachovia Bank & Trust Co. NA**, Winston-Salem, N.C.	87,592	14,066,939	0.62
53	**United Jersey Bank/Hackensack**, N.J.	87,527	4,519,486	1.94
54	**First Interstate Bank of Washington**, Seattle	87,186	3,298,678	2.64
55	**First National Bank, Atlanta**	79,058	7,953,632	0.99
56	**Boatmen's First National Bank**, Kansas City, Mo.	76,690	2,195,404	3.49
57	**Shawmut Bank NA**, Boston	76,513	8,554,350	0.89
58	**Bancohio National Bank**, Columbus	75,699	5,141,963	1.47
59	**Centerre Bank**, St. Louis[1]	75,247	2,990,827	2.52
60	**Security Pacific Asian Bank**, Los Angeles	70,849	382,412	18.53
61	**First American Bank of Georgia**, Atlanta	70,304	1,773,189	3.96
62	**Meridian Bank**, Reading, Pa.	69,635	8,059,953	0.86
63	**Southeast Bank**, Miami	62,789	13,996,277	0.45
64	**First Wisconsin National Bank**, Milwaukee	62,522	3,252,463	1.92
65	**Mitsui Manufacturers Bank**, Los Angeles	62,520	1,417,827	4.41
66	**NCNB National Bank of Florida**, Tampa	61,801	10,011,999	0.62
67	**Central Trust Co.**, Cincinnati	61,674	3,487,753	1.77
68	**Whitney National Bank**, New Orleans	60,967	2,551,100	2.39
69	**Chinese-American Bank**, New York	59,245	513,161	11.55
70	**Comerica Bank-Detroit**	58,946	8,729,715	0.68
71	**Midlantic National Bank**, Newark, N.J.	56,544	5,669,893	1.00
72	**Bank of Canton of California**, San Francisco	55,327	808,765	6.84
73	**Ameritrust Co.**, Cleveland	55,102	8,102,253	0.68
74	**Sovran Bank-Central South**, Nashville	55,084	3,406,659	1.62
75	**Crestar Bank**, Richmond	53,545	9,156,045	0.58

[1]Centerre Bank was acquired by Boatmen's National Bank, St Louis, on April 3, 1989

Data Source: Rankings were derived by the *American Banker* from data provided by Sheshunoff Information Services Inc., Austin, Tex., from its data base of the federal regulatory reports of condition. A letter of credit is issued by a bank on behalf of its customer authorizing a third party to draw drafts on the bank up to a stipulated amount with specified terms and conditions. The letter of credit is a conditional commitment on the part of the bank to provide payment on drafts drawn in accordance with the terms of the document. As a matter of sound practice letters of credit should be conspicuously labeled as letters of credit, contain a specified expiration date or be for a definite term, be limited in amount, call upon the issuing bank to pay only upon the presentation of a draft or other documents as specified in the letter of credit, and be issued only subject to an agreement between the customer and the issuing bank which establishes the unqualified obligation of the account party to reimburse the issuing bank for all payments made under the letter of credit. There are four types of letters of credit: commercial letters of credit, letters of credit sold for cash, travelers' letters of credit, and standby letters of credit. A commercial letter of credit is issued to facilitate trade or commerce.

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Top Banks in Mortgage Servicing

Based on volume of permanent mortgages serviced for investors on June 30, 1989

Servicing Rank 6/30/89		Mortgages Serviced for Investors Dollar Volume 6/30/89	Number of Mortgages 6/30/89	No. of Investors 6/30/89 Excluding Pools	No. of Pools	Servicing Rank 6/30/88	Gain in Rank	Total Mortgages Serviced 6/30/89	Mortgages Owned by Bank 6/30/89
1	Marine Midland Bank NA, Buffalo, N.Y.	7,095,034,000	91,649	126	11802	3	+2	8,587,248,000	1,492,214,000
2	Bank of America NT&SA, San Francisco	4,200,000,000	129,660	222	1060	1		16,300,000,000	12,100,000,000
3	Security Pacific National Bank, Los Angeles	3,422,155,549	53,226	149	487	2		9,495,101,721	6,072,946,172
4	Citizens Fidelity Bank & Trust Co., Louisville, Ky. (a)	2,325,710,000	42,121	79	1480	4		2,502,356,000	176,646,000
5	National State Bank, Elizabeth, N.J.	2,160,285,399	34,864	69	3311	5		2,339,310,954	179,025,555
6	National Bank of Alaska, Anchorage	1,967,810,007	22,541	64	2012	10	+4	2,072,163,771	104,553,764
7	Union Planters National Bank, Memphis, Tenn.	1,314,176,408	22,736	183	745	8	+1	1,401,662,291	87,485,883
8	Simmons First National Bank, Pine Bluff, Ark.	1,105,458,963	15,501	157	1114	9	+1	1,156,443,164	50,984,201
9	Chase Lincoln First Bank NA, Rochester, N.Y.	1,063,164,127	21,732	34	236	17	+8	2,154,756,683	1,091,592,566
10	Chase Manhattan Bank NA, New York (b)	1,100,000,000	40,335	95	494			2,100,000,000	1,000,000,000
11	First Wisconsin National Bank, Milwaukee	904,878,266	18,212	156	2292	15	+4	1,056,172,729	151,294,463
12	Hibernia National Bank, Baton Rouge, La.	851,013,767	20,114	59	272	23	+11	918,767,310	67,753,543
13	Union National Bank, Little Rock, Ark.	833,481,344	23,514	204	492	11		931,976,685	98,495,341
14	First Tennessee Bank NA, Memphis	801,030,820	17,495	55	317	12		898,169,009	97,138,189
15	First Bank NA, Billings, Mont.	744,602,508	21,363	0	220			744,602,508	0
16	First National Bank, Anchorage, Alaska	699,090,416	9,412	35	1660	14		749,279,682	50,189,265
17	First Interstate Bank of Casper NA, Wyo.	660,992,570	13,742	195	160	19	+2	692,332,442	31,339,872
18	Central Trust Co. NA, Cincinnati	649,260,447	16,445	36	290	22	+4	947,633,200	292,392,855
19	First Interstate Bank of Oregon NA, Portland	627,488,228	19,126	46	354	16		1,019,254,033	391,765,805
20*	Western Bank, Los Angeles	592,238,706	4,902	23	104			643,593,182	51,354,476
21	Wilmington Trust Co., Del.	564,762,221	3,632	45	222	26	+5	1,495,852,718	931,090,497
22	United Jersey Bank, Hackensack, N.J.	558,247,581	20,219	35	1,452	16†		1,662,877,740	740,726,450
23	Bank of Hawaii, Honolulu	512,810,914	14,394	120	13	20		1,163,679,637	650,868,722
24	Citytrust, Bridgeport, Conn.	471,476,835	5,878	30	204	24		610,836,046	139,359,211
25	Bank of Baltimore	440,680,654	12,443	26	297			929,144,479	488,463,825
26	Branch Banking & Trust Co., Wilson, N.C.	429,524,059	7,464	32	182	60	+34	772,068,939	342,544,280
27	First National Bank of Maryland, Baltimore	409,686,131	6,411	33	109	35	+8	1,084,182,954	674,496,823
28	Star Bank NA, Cincinnati	333,166,823	5,670	73	1	32	+4	889,284,189	557,202,551
29	First National Bank, Gainesville, Ga.	327,147,282	3,916	2	620			376,282,789	3,224,132
30	Bank of Boston-Connecticut, Waterbury	305,826,748	4,591	32	10	58	+28	971,630,570	663,926,893
31	Trustmark National Bank, Jackson, Miss.	297,599,864	6,884	N.A.	256			448,719,939	151,120,075
32	Liberty National Bank & Trust Co., Louisville, Ky.	266,100,000	4,523	23	217	50	+18	458,600,000	191,900,000
33	Comerica Bank-Detroit (c)	247,342,023	6,251	22	359	30		1,478,643,455	1,231,301,432
34	First Hawaiian Bank, Honolulu	232,590,934	6,009	60	0	29		623,982,488	372,829,931
35	Manufacturers National Bank, Detroit	224,129,215	5,229	41	6	40	+5	1,121,130,766	897,001,551
36	Banco Popular de Puerto Rico, Santurce	216,891,000	14,224	N.A.	52	41	+5	471,260,300	216,890,600
37	Banco de Ponce, Hato Rey, P.R.	213,538,000	11,454	45	134	36		524,949,000	210,899,000
38	Summit Bank, Fort Wayne, Ind.	206,769,972	4,044	15	13	45	+7	334,553,334	134,762,146
39	One Valley Bank NA, Charleston, W. Va.	204,177,886	5,463	23	37	55	+16	342,366,956	138,189,075
40	Bank of Mississippi, Tupelo	197,537,884	4,086	6	168	43	+3	218,276,882	20,638,998
41	Fremont Bank, Calif.	187,666,393	2,307	15	13	39		332,344,674	144,678,281
42	Sunwest Bank of Albuquerque NA, N.M.	183,732,000	5,330	11	69	46	+4	555,114,000	339,873,000
43	Gainer Bank NA, Crown Point, Ind.	181,220,847	2,919	15	161	31		297,869,737	205,169,063
44	Chase Bank of Arizona, Scottsdale	178,404,219	6,500	31	58	21		391,666,871	213,262,652
45	Old Kent Bank & Trust Co., Grand Rapids, Mich.	171,195,000	4,393	11	6	49	+4	434,309,000	263,114,000
46	First National Bank, Omaha, Neb.	170,515,000	2,011	17	5	56	+10	211,683,000	41,168,500
47	Bank IV Wichita NA, Kan.	166,883,963	2,116	85	0	52	+5	268,665,552	119,366,843
48	North American Bank & Trust Co., Wolcott, Conn.	160,067,201	3,218	23	25	42		167,186,353	7,119,152
49	First Interstate Bank of Nevada NA, Reno	159,366,433	4,985	22	6	47		458,258,306	306,285,353
50	Bank of California NA, San Francisco	159,131,598	1,876	25	5			1,540,671,836	1,381,540,238
51	First Northern Co-operative Bank, Keene, N.H.	152,109,902	1,936	8	707			216,789,471	64,679,569
52	Wyoming National Bank, Casper	145,587,594	3,165	27	2	54		158,840,639	13,249,880
53	Maryland National Bank, Baltimore	141,759,256	4,681	17	101	48		279,964,052	138,204,796
54	Key Bank of Idaho, Boise (d)	140,763,587	2,368	33	0	57		142,931,081	83,800,603
55	Peoples Bank & Trust Co., Rocky Mount, N.C.	140,231,425	2,901	0	35			162,835,932	22,604,507
56	First Interstate Bank of Hawaii, Honolulu	137,858,405	2,385	33	0	53		372,688,434	235,272,102
57	Suffield Bank, Conn.	132,800,000	1,918	30	48	38		209,300,000	76,500,000
58	Provident Bank, Baltimore	131,468,028	2,922	1	115	59	+1	547,893,211	416,425,183
59	Frankford Trust Co., Philadelphia	122,210,250	3,100	23	32			250,255,557	119,482,175
60	Citizens Commercial & Savings Bank, Flint, Mich.	121,300,000	5,847	18	17	61	+1	394,900,000	273,600,000
61	First National Bank, Albuquerque, N.M.	114,874,806	2,392	10	0	66	+5	161,825,425	46,950,651
62	Old Kent Bank of Kalamazoo, Mich.	114,714,418	2,186	25	2	63	+1	266,857,966	152,143,548
63	Key Bank of Maine, Augusta	100,983,147	1,918	0	258	62		194,606,306	93,623,159
64	Sanwa Bank California, Los Angeles	98,730,510	1,842	15	13	65	+1	369,388,981	270,658,471
65	Planters National Bank & Trust Co., Rocky Mount, N.C.	92,660,601	2,061	8	44	67	+2	115,105,265	20,248,683
66	Mid State Bank, Arroyo Grande, Calif.	90,500,600	978	0	978	68	+2	94,204,900	3,704,300
67	First Security Bank of Idaho, Boise	84,291,739	1,939	35	7	70	+3	448,394,231	412,386,859
68	Security Pacific Bank Alaska NA, Anchorage	81,922,602	1,013	0	0	69	+1	90,054,164	7,877,340
69	Broadway National Bank, San Antonio, Tex.	69,172,684	2,242	33	30	73	+4	144,927,830	75,755,146
70	Union National Bank, Pittsburgh	66,142,351	2,555	2	70			301,691,476	235,549,125
71	First Pennsylvania Bank NA, Philadelphia	61,126,631	1,157	36	111	72	+1	300,716,307	239,589,676
72	Hawaii National Bank, Honolulu	60,853,747	1,900	33	0	74	+2	105,000,520	44,146,773
73	Piedmont Trust Bank, Martinsville, Va.	60,393,700	N.A.	22	N.A.	75	+2	85,279,200	24,885,500
74	Bank of Newport, R.I.	59,803,508	849	6	104			234,998,851	175,195,343
75	City Bank, Honolulu	58,896,895	806	0	0	80	+5	159,413,217	100,516,322
76	Marble Bank, Rutland, Vt.	57,908,034	1,112	22	73	76		214,156,445	156,248,411
77	Unifed New Mexico Bank, Albuquerque	56,330,998	1,297	9	0			91,759,497	35,428,499
78	Norwest Bank Omaha NA, Neb.	55,983,136	1,960	21	17	83	+5	141,748,770	85,765,632
79	First National Bank & Trust Co., Columbia, Mo.	53,256,251	1,431	0	60	78		99,755,723	99,755,723
80	Valley Fidelity Bank & Trust Co., Knoxville, Tenn.	49,971,865	1,225	0	0	28		65,640,124	15,668,259
81	Ohio Citizens Bank, Toledo	44,815,826	642	10	511	84	+3	149,181,601	104,365,775
82	Central National Bank & Trust Co., Enid, Okla.	42,708,080	1,043	11	247	77		49,650,509	6,942,430
83	Union Trust Co., Stamford, Conn.	39,574,244	1,014	31	0	85	+2	907,146,147	867,571,903
84	Security Bank & Trust Co., Southgate, Mich.	38,273,025	1,596	24	143			154,585,957	116,312,932
85	Old National Bank, Evansville, Ind.	29,855,890	827	51	1	88	+3	218,350,694	189,803,000
86	First Interstate Bank of Wisconsin, Sheboygan	29,656,382	812	2	1			47,263,068	17,606,686†
87	Amarillo National Bank, Tex.	25,851,783	762	8	8			74,801,289	48,949,506
88	Stillwater National Bank & Trust Co., Okla.	24,552,078	560	9	3			58,116,553	33,564,474

NOTE: Because of inadequate survey response, rankings from 89 to 100 not available.

Data Source: American Banker questionnaire to the top 150 commercial banks in mortgage servicing. Of the 150 banks, 92, or 61%, responded. **Description of table:** A ranking based on mortgages serviced for investors on June 30, 1989. The table identifies the largest commercial banks responding to the survey. Poor survey response— normal response rate is over 90%— did not allow American Banker to rank the top 100 banks this year. All banks with servicing of $20 million or more were ranked. **Mortgages Serviced for Investors:** The dollar volume of permanent commercial and residential real estate mortgages serviced for investors. Excludes home improvement loans and all temporary financing, such as construction and development loans. Also excludes mortgages serviced for itself and for all accounts of the bank's trust department. **Number of Mortgages** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools, and FHLMC pools. **Total Mortgages Serviced by Bank:** Total dollar volume of permanent mortgages serviced by the bank, for itself, for its trust department, and for investors. **Mortgages Owned by the Bank:** The dollar volume of permanent mortgages which are assets of the bank. **(a)**— Servicing is done by Citizens Fidelity Mortgage Co., a division of the bank. **(b)**— Servicing is done by the bank's branch in San Juan, Puerto Rico. **(c)**— As of 8/1/89 the bank's servicing portfolio was transfered to Comerica Mortgage Corp., a new subsidiary of its parent, Comerica Corp. **(d)**— Formerly Idaho Bank & Trust Co. Changed title 10/88. **(†)**— Estimated by American Banker. **(††)**— Rank based on revised data. **N.A.**— Not Available. **(*)**— New, did not appear in the listing published Oct. 24, 1988.

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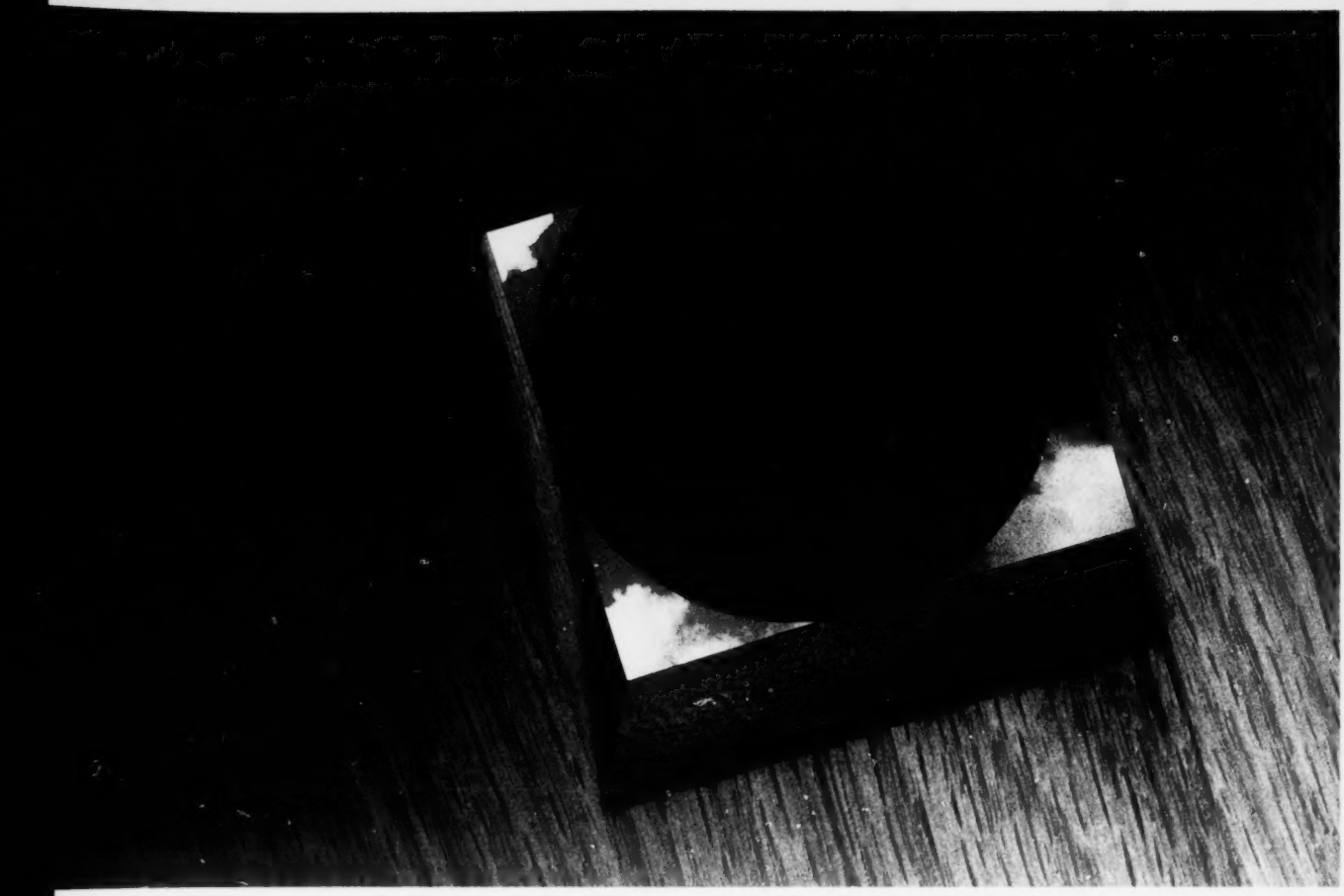

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No other company has done more. In fact, one of every four residential mortgages in the United States are serviced on CPI systems.

If you're confronted with a pending portfolio merger, acquisition or conversion, rely on the experience and perspective of CPI.

Over the years, CPI has demonstrated the ability to provide the people, the systems and the services required to keep pace with a constantly changing residential mortgage market.

CPI's capabilities in systems, distributed processing and telecommunications provide effective solutions from front-to-back; beginning with origination, through marketing, to the finest mortgage servicing capability available today.

CPI's ability to comply with regulatory and investor reporting requirements, flexibility in processing and transmission configurations, and depth of staff and support resources, ensure efficient and orderly transitions in times of change.

Experience...Leadership...Commitment...
Achievement...Only from CPI.

CPI Computer Power, Inc.

The Mortgage Automation Company
Systems, Services and Staff to Support Origination, Marketing and Servicing Residential Mortgages.

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Top 50 Banks in the Sale of Loans

Ranked by loan sales in the second quarter of 1989, compared with selected previous quarters (dollar amounts in thousands)

Rank 6/89		Loans Sold During Quarter						
		2nd Qtr 1989	2nd Qtr 1988	1st Qtr 1989	4th Qtr 1988	4th Qtr 1987	4th Qtr 1986	Assets 6/30/89
1	Security Pacific National Bank, Los Angeles	110,464,624	98,612,888	107,864,772	117,477,609	69,054,115	3,280,986	56,035,698
2	Bankers Trust Co., New York	44,801,494	36,716,733	53,973,168	54,989,821	18,913,510	13,892,235	58,715,367
3	Chase Manhattan Bank NA, New York	18,168,756	15,460,097	15,201,683	15,270,715	11,605,922	11,118,795	82,014,120
4	Citibank NA, New York	18,070,000	13,295,000	14,381,000	10,812,000	14,307,000	23,726,000	152,777,000
5	Chemical Bank, New York	12,208,000	16,054,000	11,092,000	16,993,000	17,325,000	2,408,000	48,471,000
6	Mellon Bank NA, Pittsburgh	9,094,531	1,601,541	9,035,774	7,306,619	2,120,557	1,061,991	23,241,821
7	Morgan Guaranty Trust Co., New York	6,325,649	12,286,430	6,424,009	6,386,347	12,189,346	7,461,246	76,684,983
8	Marine Midland Bank NA, Buffalo, N.Y.	5,339,946	4,295,302	7,430,410	5,141,417	8,884	68,457	21,309,769
9	Continental Bank NA, Chicago	4,882,206	2,645,282	5,638,822	6,693,244	2,448,466	705,490	31,750,426
10	Manufacturers Hanover Trust Co., New York	4,787,000	5,855,000	4,963,000	6,315,000	6,441,000	3,084,000	57,126,000
11	First National Bank, Chicago	4,487,956	3,861,071	3,502,656	3,282,386	6,592,206	2,324,344	37,734,869
12	First National Bank, Boston	4,391,744	2,145,623	4,650,451	3,901,715	2,378,547	1,555,867	26,429,365
13	Bank of America NT&SA, San Francisco	2,329,000	2,058,000	2,960,000	3,185,000	1,013,000	2,116,000	86,668,001
14	Bank of New York	1,961,715	1,942,449	1,455,069	2,006,621	2,082,577	598,930	24,884,499
15	First Interstate Bank of California, Los Angeles	1,773,933	1,451,800	1,689,643	1,852,384	337,975	62,580	20,182,135
16	NCNB Texas National Bank, Dallas (a)	1,556,015		483,821	686,269			27,941,433
17	Bank of Tokyo Trust Co., New York	1,040,791	650,142	938,425	631,059	313,608	633,764	8,112,117
18	First Bank NA, Minneapolis, Minn.	669,273	369,585	261,045	234,626	35,220	6,470,988	13,812,702
19	Harris Trust & Savings Bank, Chicago	634,484	647,121	521,740	545,867	581,710	866,156	9,883,579
20	First Fidelity Bank NA, Newark, N.J.	604,086	167,640	203,768	286,564	922,505	18,273	11,230,325
21	Crestar Bank, Richmond, Va.	494,511	46,300	391,256	111,139	181,125	83,864	9,927,120
22	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	440,577	6,370	102,112	5,200	3,032	35,608	14,598,883
23	First Union National Bank, Charlotte, N.C.	348,745	186,409	376,514	75,150	49,981	9,806	16,576,779
24	Provident National Bank, Philadelphia	342,979	659,863	360,393	347,371	149,877	236,550	7,505,308
25	American Security Bank NA, Washington, D.C.	332,420	114,382	115,386	235,967	97,427	330,100	5,388,953
26	Wells Fargo Bank NA, San Francisco	284,307	223,236	446,344	304,741	394,243	439,241	45,092,008
27	Ameritrust Co. NA, Cleveland	258,854	170,376	136,809	167,318	85,063	194,064	8,445,053
28	First National Bank, Atlanta	258,641	28,651	110,874	58,056	35,012	23,738	8,169,727
29	Shawmut Bank NA, Boston	232,614	71,414	145,355	97,382	107,099	85,358	9,012,912
30	Union Bank, San Francisco	228,175	216,073	128,617	215,431	244,101	304,670	15,149,595
31	Mellon Bank East NA, Philadelphia	220,435	31,795	370,750	198,756	210,455	177,450	4,462,948
32	Maryland National Bank, Baltimore	198,418	102,604	138,605	144,259	163,530	126,333	9,279,811
33	NCNB South Carolina, Columbia	187,789	98,586	84,234	52,705	0	4,390	4,490,367
34	Texas American Bank/Fort Worth NA (b)	185,713	112,546	84,660	100,302	133,853	131,360	1,974,591
35	Pittsburgh National Bank	174,298	148,177	95,355	176,059	215,859	228,306	15,662,345
36	Bank One, Texas, NA, Dallas (c)	168,594	390,212	0	205,502	458,890	1,291,864	12,992,783
37	Texas Commerce Bank NA, Houston	154,461	321,339	552,787	304,662	429,897	207,818	11,154,327
38	SouthTrust Bank of Alabama NA, Birmingham	147,184	162,493	118,710	168,541	116,256	205,641	3,240,810
39	Metro North State Bank, Kansas City, Mo.	143,185	96,463	250,238	259,767	929,197	693,125	598,605
40	Valley National Bank, Phoenix, Ariz.	133,098	46,424	80,731	119,503	91,046	78,908	9,882,490
41	United States National Bank, Portland, Ore.	132,728	92,799	70,645	84,775	61,569	72,953	9,143,478
42	Chicago-Tokyo Bank	127,472	211,687	223,586	259,082	80,630	47,310	569,482
43	Texas Commerce Bank-Dallas NA	127,412	22,822	4,521	45,450	146,401	40,695	1,816,658
44	First National Bank, Louisville, Ky.	125,798	116,413	120,774	102,773	366,494	239,496	4,160,979
45	Philadelphia National Bank	125,058	134,822	160,230	145,334	105,885	106,304	9,986,822
46	Connecticut National Bank, Hartford	120,965	4,805	100,000	86,825	6,875	6,344	12,183,035
47	Bank One Milwaukee NA, Wis.	120,360	4,123	139,788	22,372	42,818	42,223	1,885,353
48	Merchants Bank NA, Allentown, Pa.	116,138	32	0	13,249	6,523	14,703	1,825,435
49	LTCB Trust Co., New York	115,169	84,483	18,725	2,529	0		825,741
50	Norwest Bank Minnesota NA, Minneapolis	114,500	53,122	73,565	37,053	93,980	61,952	8,776,144
	LOAN SALE TOTALS FOR THE TOP 10 BANKS	234,142,206	206,822,273	236,004,638	247,385,772	154,413,800	66,809,200	608,126,184
	LOAN SALE TOTALS FOR THE TOP 50 BANKS	259,751,801	224,074,525	257,672,820	268,145,516	173,678,266	86,976,276	1,139,783,551
	LOAN SALE TOTALS FOR ALL BANKS†	276,468,000	249,190,000	267,982,000	287,593,000	198,244,886	111,777,246	
	LOAN SALES RATIO:TOP 10 BANKS-TO-TOP 50 BANKS	90.14	92.30	91.59	92.26	88.91	76.81	
	LOAN SALES RATIO:TOP 10 BANKS-TO-ALL BANKS	84.69	83.00	86.02	91.64	77.89	59.77	
	LOAN SALES RATIO:TOP 50 BANKS-TO-ALL BANKS	93.95	89.92	96.15	93.24	87.61	77.81	
	TOTAL NUMBER OF BANKS SELLING LOANS	4,899	4,865	4,684	4,736	4,575	4,751	

Data Source: Federal Regulatory Report of Condition (RC) for all FDIC-insured commercial banks. These data were provided to American Banker by **ADP's Data Services Division, New York.** ADP restates prior years' data for mergers. **Description of table:** The 50 FDIC-insured banks with the largest amount of loans sold during the calendar quarter ended June 30, 1989 (RC Schedule RC-L-Contingencies, memorandum item 1). **Loan Sold During Quarter** are "loans originated by the bank and sold or participated to others during the calendar quarters" listed above. The data are consolidated and include loans originated by the bank and then sold or transferred by the bank to "others" during the calendar quarter regardless of when the loan was originated by the bank and regardless of whether servicing has been retained by the bank. "Others" include the bank's own trust department and affiliates and subsidiaries not consolidated in the Report of Condition. Also included are those portions of loans sold during the quarter. The amount reported is gross, i.e., without regard to repayments by borrowers. The term "loans originated" covers any loan made directly by the bank. In addition, in the case of syndicated loans, the bank only reports its share. Also, with respect to overline agreements, loans made during the quarter by a correspondent of the bank to one of the bank's customers are considered loans originated by the bank. "Loans originated" does not include loans purchased from others. All loans sold during the quarter are included **except** the following: (1) residential mortgage loans; (2) consumer loans; (3) renewals or rollovers during the calendar quarter of loans previously sold by the bank provided no new funds are advanced; (4) loans sold under agreements to repurchase; and (5) sales of loans that are reported as borrowings. **(†)**— Data provided by the Federal Deposit Insurance Corp., Washington, D.C. **(a)**— Bank was created on 7/30/88 by the FDIC when 40 bank subsidiaries of the former First RepublicBank Corp. were merged into one institution. **(b)**— On 7/21/89, the FDIC merged the bank and 23 other bank affiliates of the former Texas American Bancshares into Texas American Bridge Bank NA, a newly chartered bank. **(c)**— The bank — formerly known as Deposit Insurance Bridge Bank NA — was formed by the FDIC on 3/29/89 through the merger of 20 former MCorp banks taken over by the FDIC. The bank assumed its current title on 7/5/89.

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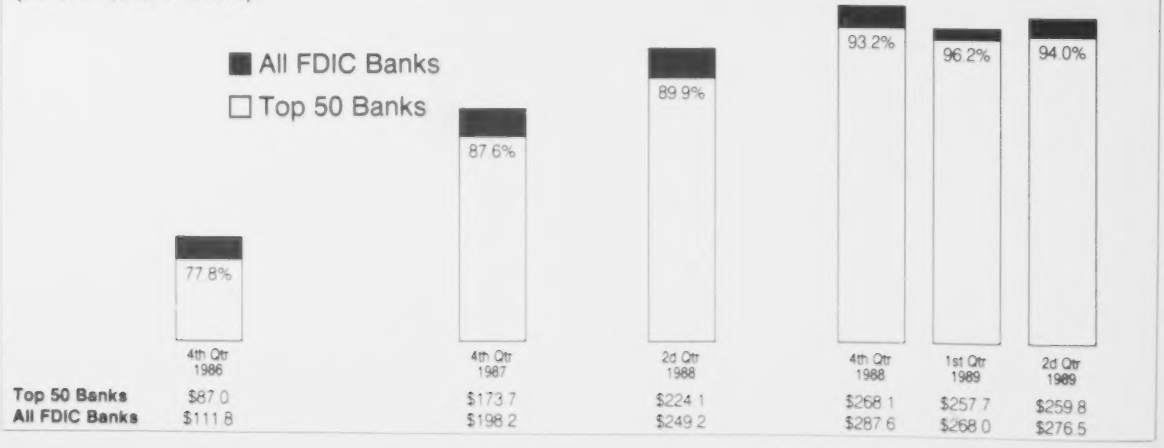
Loan Sales at the Top 50 Banks Compared with All Banks

(Dollar amounts in billions)



27th Annual Correspondent Banking Survey

Summary of Survey Findings

Largest Gains in Total Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Increase	TCB Rank
1	Bank One Dayton NA, Ohio	31.2	2.8	1,009	195
2	United New Mexico Bank, Albuquerque	28.3	2.8	904	214
3	Union Bank, San Francisco	614.5	79.1	677	12
4	Old Kent Bank & Trust Co., Grand Rapids, Mich.	117.0	26.4	343	70
5	Premier Bank NA, Baton Rouge, La.	43.4	11.2	289	153
6	NBD Grand Rapids NA, Mich.	27.8	7.7	264	217
7	Sumitomo Trust & Banking Co. USA, New York	120.1	41.9	186	69
8	Bank One Columbus NA, Ohio	75.9	28.9	162	100
9	Michigan National Bank, Farmington Hills	27.7	11.9	133	218
10	U.S. Bank of Washington NA, Seattle	135.4	58.2	133	59

Largest Declines in Total Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Decrease	TCB Rank
1	First National Bank of Maryland, Baltimore	38.0	94.0	60	169
2	Bank One, Texas, NA, Dallas	157.7	346.4	54	52
3	Deposit Guaranty National Bank, Jackson, Miss.	28.8	58.1	50	209
4	First American National Bank, Nashville, Tenn.	28.3	49.2	43	215
5	European American Bank, New York	67.6	117.7	43	106
6	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	89.7	156.3	43	88
7	AmSouth Bank NA, Birmingham, Ala.	34.2	58.7	42	182
8	First Union Nat'l Bank of Fla., Jacksonville	27.2	45.1	40	221
9	MBank Corpus Christi NA, Tex.	44.4	73.3	39	148
10	Ameritrust Co. NA, Cleveland	56.7	92.3	38	122

Largest Gains in Domestic Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Increase	DCB Rank
1	Bank One Dayton NA, Ohio	30.9	2.6	1,082	184
2	United New Mexico Bank, Albuquerque	28.3	2.8	904	201
3	Union Bank, San Francisco	592.5	59.4	898	7
4	Old Kent Bank & Trust Co., Grand Rapids, Mich.	117.0	26.4	343	63
5	Premier Bank NA, Baton Rouge, La.	43.4	11.2	289	142
6	NBD Grand Rapids NA, Mich.	27.8	7.7	264	203
7	Bank One Columbus NA, Ohio	74.9	26.3	185	89
8	Michigan National Bank, Farmington Hills	27.1	11.4	138	210
9	U.S. Bank of Washington NA, Seattle	135.4	58.2	133	52
10	Midlantic National Bank, Newark, N.J.	88.5	41.8	112	80

Largest Declines in Domestic Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Decrease	DCB Rank
1	Irving Trust Co., New York	150.0	654.0	77	48
2	First National Bank of Maryland, Baltimore	34.0	91.3	63	169
3	Fidelity Bank NA, Philadelphia	47.6	124.6	62	129
4	European American Bank, New York	29.7	74.7	60	190
5	Bank One, Texas, NA, Dallas	153.5	344.0	55	45
6	Deposit Guaranty National Bank, Jackson, Miss.	28.4	57.9	51	200
7	Citibank NA, New York	653.0	1,145.0	43	6
8	First American National Bank, Nashville, Tenn.	28.1	49.1	43	202
9	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	89.0	155.5	43	79
10	AmSouth Bank NA, Birmingham, Ala.	33.2	57.4	42	177

Largest Gains in Thrift Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Increase	ThCB Rank
1	NBD Grand Rapids NA, Mich.	27.8	2.5	1,028	36
2	NCNB Texas National Bank, Dallas	25.3	3.4	637	39
3	NCNB National Bank of Florida NA, Tampa	103.9	15.406	574	7
4	Texas Commerce Bank NA, Houston	9.2	2.0	359	99
5	Union Bank, San Francisco	231.2	57.3	303	2
6	U.S. Bank of Washington NA, Seattle	103.1	27.1	280	8
7	Chase Manhattan Bank NA, New York	68.9	26.7	158	13
8	Chemical Bank, New York	84.0	41.0	105	9
9	First Interstate Bank of Arizona NA, Phoenix	23.2	11.6	99	44
10	Southwest Bank, Vista, Calif.	10.4	5.4	91	92

Largest Declines in Thrift Correspondent Balances

(Dollar amounts in millions)

		Balances 6/30/89	Balances 6/30/88	Percent Decrease	ThCB Rank
1	Ameritrust Co. NA, Cleveland	9.3	34.0	72	97
2	National Westminster Bank USA, New York	9.8	19.6	50	95
3	South Carolina National Bank, Columbia	10.0	18.9	47	94
4	Midlantic National Bank, Newark, N.J.	10.2	17.6	42	93
5	Fidelity Bank NA, Philadelphia	15.1	25.2	40	75
6	Key Bank NA, Albany, N.Y.	16.4	26.5	38	64
7	National State Bank, Elizabeth, N.J.	15.5	24.8	37	72
8	Boston Safe Deposit & Trust Co.	24.1	34.4	30	42
9	Sun Bank NA, Orlando, Fla.	21.0	28.9	27	50
10	Security Pacific National Bank, Los Angeles	146.9	194.5	24	5

Largest Gains in Total Interbank Deposits

(Dollar amounts in millions)

		Deposits 6/30/89	Deposits 6/30/88	Percent Increase	TID Rank
1	First Eastern Bank NA, Wilkes-Barre, Pa.	64.7	3.4	1,817	143
2	Boulevard Bank, Chicago	72.9	8.2	785	132
3	Union Bank, San Francisco	623.6	79.1	689	15
4	First Alabama Bank, Montgomery	167.8	24.4	588	69
5	Bank One Columbus NA, Ohio	271.4	46.9	478	37
6	National Bank of Alaska, Anchorage	174.3	30.8	466	66
7	Old Kent Bank & Trust Co., Grand Rapids, Mich.	142.0	26.4	438	89
8	United New Mexico Bank, Albuquerque	39.1	9.4	315	213
9	NBD Grand Rapids NA, Mich.	27.8	7.7	264	267
10	First Union National Bank, Charlotte, N.C.	83.7	25.4	229	122

Largest Declines in Total Interbank Deposits

(Dollar amounts in millions)

		Deposits 6/30/89	Deposits 6/30/88	Percent Decrease	TID Rank
1	Bank of New York	211.9	947.4	78	55
2	American Security Bank NA, Washington, D.C.	39.9	144.6	72	210
3	Metro North State Bank, Kansas City, Mo.	29.6	96.9	69	258
4	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	156.1	449.9	65	75
5	First Deposit National Bank, Tilton, N.H.	78.4	203.2	61	128
6	First National Bank of Maryland, Baltimore	38.0	94.0	60	218
7	Citizens & Southern National Bank, Atlanta	184.6	440.6	58	63
8	Texas American Bridge Bank NA, Fort Worth	193.8	448.3	57	58
9	Bank of Tokyo Trust Co., New York	79.9	184.2	57	125
10	Deposit Guaranty National Bank, Jackson, Miss.	46.6	90.7	49	182

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Top Banks in Total Correspondent Balances

Banks with demand deposits due all banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due to All Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time and Savings Deposits Due to All Banks 6/30/89	6/30/88
1	Citibank NA, New York	2,255,713	3,010,000	1		49,000	183,000
2	Bankers Trust Co., New York	2,229,875	2,606,220	3	+1	573,928	590,441
3	Chase Manhattan Bank NA, New York	1,923,616	2,697,287	2		178,263	95,646
4	Manufacturers Hanover Trust Co., New York	1,689,421	2,250,892	4		314,119	326,787
5	Bank of America NT&SA, San Francisco	1,410,025	1,212,552	6	+1	87,246	372,660
6	Irving Trust Co., New York (a)	1,161,691	1,839,691	5		79,673	150,826
7	Morgan Guaranty Trust Co., New York	1,043,490	1,118,706	7		494,316	224,525
8	Security Pacific National Bank, Los Angeles	935,328	852,237†	9	+1	6,947	22,046†
9	Philadelphia National Bank	671,020	670,857	14	+5	64,242	166,508
10	First Interstate Bank of California, Los Angeles	644,797	814,291	10		12,580	22,722
11	First National Bank of Chicago	630,514	746,522	11		411,734	226,646
12	Union Bank, San Francisco (b)	614,664	79,068	95	+83	8,461	0
13	NCNB Texas National Bank, Dallas (c)	613,379	509,126	16	+3	209,250	496,194
14	Chemical Bank, New York	510,000	744,000	12		113,000	363,000
15	Harris Trust & Savings Bank, Chicago	489,660	456,173	17	+2	2,242	3,241
16	National Bank of Detroit	396,884	510,640	15		202,268	204,942
17	Continental Bank NA, Chicago	383,967	455,881	18	+1	233,963	459,370
18	First National Bank, Boston	382,625	370,821	20	+2	112,694	24,707
19	Marine Midland Bank NA, Buffalo, N.Y.	365,685	341,972	22	+3	493,181	144,740
20	Mellon Bank NA, Pittsburgh	365,020	426,242	19		67,542	254,178
21	Boatmen's National Bank, St. Louis, Mo.	353,362	213,658	38	+17	282,130	57,097
22	First National Bank of Atlanta	343,335	232,837	36	+14	31,968	35,146
23	Brown Brothers Harriman & Co., New York	290,134	312,074	23		21,286	14,815
24	First Tennessee Bank NA, Memphis	269,161	290,772	26	+2	0	0
25	Connecticut National Bank, Hartford	266,973	305,731	24		4,992	805
26	Wells Fargo Bank NA, San Francisco	253,124	248,078	30	+4	4,338	5,842
27	Southeast Bank NA, Miami	249,341	246,175	31	+4	999	13,796
28	First Wisconsin National Bank, Milwaukee	245,112	223,530	37	+9	66,445	71,261
29	First Pennsylvania Bank NA, Philadelphia	236,451	134,023	61	+32	28,950	33,700
30	Community Bank, Pasadena, Calif.	232,548	267,256	28		3,900	8,265
31	INB National Bank, Indianapolis	223,442	242,419	33	+2	179,214	155,215
32	First National Bank of Commerce, New Orleans	218,736	183,205	43	+11	2,275	3,348
33	Bank of California NA, San Francisco	216,477	175,016	44	+11	128,065	5,288
34	First Bank NA, Minneapolis	212,741	236,422	35	+1	57,320	169,464
35	United Bank of Denver NA	211,428	239,766	34		158,728	217,309
36	American National Bank & Trust Co., Chicago	210,597	250,139	29		11,250	0
37	Bank of New York	209,455	254,009‡	28‡		2,400	1,100
38	National Westminster Bank USA, New York	206,063	170,780	46	+8	39,995	115,142
39	Northern Trust Co., Chicago	205,320	304,249	25		15,728	13,748
40	Crestar Bank, Richmond	192,823	165,416	47	+7	102,740	265,810
41	Texas Commerce Bank-Dallas NA	187,319	268,237	27		6,041	5,934
42	Norwest Bank Minneapolis NA	184,601	187,166	42		9,706	7,053
43	First Fidelity Bank NA, Newark, N.J.	182,651	125,396	66	+23	9,557	18,163
44	Barnett Bank of Jacksonville NA, Fla.	180,880	133,295	62	+18	0	0
45	Boatmen's First National Bank, Kansas City, Mo.	178,232	174,383	45		7,139	37,920
46	NCNB National Bank of Florida NA, Tampa	176,398	193,617	41		0	0
47	Bank of New England NA, Boston	169,781	146,006	58	+11	103,159	155,571
48	Texas Commerce Bank NA, Houston	168,909	211,780	39		1,155	3,210
49	Mellon Bank (East), Philadelphia	168,044	149,134	54	+5	71,151	79,569
50	Valley National Bank, Phoenix, Ariz.	161,406	196,306	40		571	2,990
51	Trust Company Bank, Atlanta	158,748	147,800	56	+5	3,495	7,168
52	Bank One, Texas, NA, Dallas (d)	157,652	346,422	21		444,789	589,286
53	Nationar, New York (e)	152,401	132,762	63	+10	791	1,128
54	Citizens & Southern National Bank, Atlanta	147,596	146,011	57	+3	37,022	294,564
55	First Florida Bank NA, Tampa	145,004	108,502	73	+18	0	0
56	Seattle-First National Bank	140,496	96,499	80	+24	6,820	18,341
57	Maryland National Bank, Baltimore	136,445	134,789	60	+3	690	0
58	Merchants National Bank & Trust Co., Indianapolis	135,618	111,286	70	+12	6,718	11,387
59	U.S. Bank of Washington NA, Seattle	135,434	58,218	123	+64	3,920	2,102
60	Sovran Bank NA, Richmond	133,737	87,247	89	+29	71,073	116,487
61	Pittsburgh National Bank	133,310	120,546	68	+7	313,392	159,936
62	Shawmut Bank NA, Boston	132,878	121,777	67	+5	0	700
63	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	132,513	152,104	53		15,756	27,904
64	SouthTrust Bank of Alabama NA, Birmingham	130,348	96,475	78	+14	11,735	21,194
65	Provident National Bank, Philadelphia	130,165	147,949	55		130,874	142,261
66	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	129,528	162,041	49		26,600	287,810
67	United Missouri Bank of Kansas City NA	126,901	152,898	52		119,470	25,767
68	Liberty National Bank & Trust Co., Louisville, Ky.	126,484	164,768	48		20,970	19,664
69	Sumitomo Trust & Banking Co. USA, New York	120,067	41,928	160	+91	33,649	34,795
70	Old Kent Bank & Trust Co., Grand Rapids, Mich.	116,953	26,373	234	+164	25,000	0
71	First City, Texas-Houston NA	116,499	142,361	59		409,411	631,929
72	Sun Bank NA, Orlando, Fla.	115,787	96,018	81	+9	0	0
73	Riggs National Bank, Washington, D.C.	115,022	111,113	71		6,533	30,173
74	Mercantile Bank NA, St. Louis, Mo.	114,716	102,567	76	+2	50,627	87,635
75	Commerce Bank of Kansas City NA, Mo.	112,806	131,082	65		7,404	9,483
76	City National Bank, Beverly Hills, Calif.	111,948	69,411	103	+27	11,020	1,800
77	Mitsui Manufacturers Bank, Los Angeles	106,400	156,568	50		2,905	8,149
78	Connecticut Bank & Trust Co. NA, Hartford	106,342	96,702	79	+1	16,316	8,092
79	Bank One Milwaukee NA, Wis.	105,943	94,474	83	+4	54,605	92,250
80	First National Bank, Louisville, Ky.	104,739	108,628	72		27,242	20,596
81	Frost National Bank, San Antonio, Tex.	102,548	88,907	87	+6	0	0
82	Colorado National Bank, Denver	100,672	82,686	92	+10	46,208	16,003
83	Bank One Indianapolis NA	99,390	94,963	82		85,840	44,562
84	Barnett Bank of South Florida NA, Miami	98,981	90,503	86	+2	0	0
85	Midlantic National Bank, Newark, N.J.	93,106	45,666	151	+66	35	27
86	First Interstate Bank of Texas NA, Houston	92,358	105,066	74		15,197	54,927
87	First City, Texas-Dallas	90,485	78,520	96	+9	54,664	70,074
88	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	89,748	156,252	51		0	0
89	Dominion Bank NA, Roanoke, Va.	87,649	58,490	121	+32	1,480	8,193
90	Bank South NA, Atlanta	87,546	85,553	90		15,107	21,448
91	Manufacturers National Bank, Detroit	83,272	66,333	109	+18	56,254	68,957
92	Security Pacific Bank Washington NA, Seattle	83,214	82,005	93	+1	9,487	13,613
93	National City Bank, Cleveland	82,347	63,405	114	+21	4,296	5,662
94	Midlantic National Bank/North, West Paterson, N.J.	82,121	67,551	105	+11	0	0
95	Fidelity Bank NA, Philadelphia	81,997	132,564	64		82,322	1,823
96	Fifth Third Bank, Cincinnati	81,289	60,756	116	+20	12,699	15,222
97	South Carolina National Bank, Columbia	77,176	79,393	94		0	16,920
98	State Street Bank & Trust Co., Boston	77,063	57,918	126	+28	75,114	15,178
99	Star Bank NA, Cincinnati	76,591	66,365	108	+9	171,130	33,770
100	Bank One Columbus NA, Ohio	75,852	28,922	220	+120	196,558	18,000

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their Bancalt data base. **Total correspondent balances** is the sum of domestic correspondent balances and foreign correspondent balances. **Domestic correspondent balances** are domestically booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically booked demand deposits due to other commercial banks in the U.S. **Foreign correspondent balances** are domestically booked demand deposits due other banks in foreign countries; domestically booked demand deposits due foreign government and official institutions and clearing balances in the bank's domestic Edge bank subsidiaries. **Edge Bank clearing balances** are the sum of transaction accounts due foreign government and official institutions, transaction accounts due commercial banks in the U.S. and transaction accounts due banks in foreign countries. For non-reporting banks, Edge data were provided by the Federal Reserve Board, Washington, D.C. **Time and savings deposits due to all banks** are nontransaction accounts due all domestic and foreign banks, as defined above. **(a)**— Merged into Bank of New York on 10/6/88. **(b)**— On 10/31/88, California First Bank merged Union Bank. Los Angeles and changed title. Data for 6/30/88 are for California First Bank. **(c)**— The bank was created on 7/30/88 by the FDIC when 40 bank subsidiaries of the former First RepublicBank Corp. were merged into one institution. Data for 6/30/88 are for First RepublicBank Dallas NA. **(d)**— The bank — formerly known as Deposit Insurance Bridge Bank NA — was formed by the FDIC on 3/29/89 through the merger of 20 former MCorp banks taken over by the FDIC. The bank assumed its current title on 7/5/89. Data for 6/30/88 are for MBank Dallas NA. **(e)**— Formerly known as Savings Banks Trust Co. **(†)**— Revised to include Edge bank data. **(‡)**— Revised for reporting error by bank.

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Top Banks in Total Correspondent Balances

Banks with demand deposits due all banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due to All Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time and Savings Deposits Due to All Banks 6/30/89	6/30/88
101	Barnett Bank of Tampa NA, Fla.	73,941	64,350	112	+ 11	0	0
102	First National Bank, Lubbock, Tex.	73,767	48,850	140	+ 38	4,110	500
103	First National Bank, Omaha, Neb.	71,751	51,345	135	+ 32	26,481	600
104	Texas American Bridge Bank NA, Fort Worth (a)	70,172	102,360	77		123,589	345,976
105	First Interstate Bank of Denver NA	69,589	71,263	100		50,886	66,733
106	European American Bank, New York	67,627	117,747	69		701	1,378
107	Security Pacific Bank-Arizona, Phoenix	66,843	58,022	125	+ 18	6	38
108	National Bank of Commerce T&S Assn., Lincoln, Neb.	63,862	64,615	111	+3	100	100
109	Exchange National Bank, Chicago	62,935	69,427	102		100	300
110	Marquette Bank Minneapolis NA	61,636	57,556	127	+ 17	17,948	10,227
111	Comerica Bank-Detroit	61,401	40,601	164	+ 53	6,819	11,881
112	First Commercial Bank NA, Little Rock, Ark.	61,105	63,285	115	+3	0	0
113	Trustmark National Bank, Jackson, Miss.	61,054	50,185	137	+ 24	17,706	1,341
114	Mercantile-Safe Deposit & Trust Co., Baltimore	60,375	50,234	136	+ 22	0	0
115	Security Pacific Bank Oregon, Portland	60,275	38,733	172	+ 57	0	379
116	NCNB National Bank of North Carolina, Charlotte	59,796	68,091	104		11,500	18,600
117	Merchants National Bank, Cedar Rapids, Iowa	59,662	70,732	101		7,724	11,570
118	Sun Bank/Miami NA	58,344	51,871	134	+ 16	0	5,032
119	Bank of Oklahoma NA, Tulsa	57,865	53,664	131	+ 12	13,528	50,600
120	Central Bank of the South, Birmingham, Ala.	57,799	54,038	130	+ 10	3,133	42,130
121	Liberty National Bank & Trust Co., Oklahoma City	57,479	64,053	113		142	2,008
122	Ameritrust Co. NA, Cleveland	56,660	92,349	85		4,372	1,451
123	Equitable Bank NA, Baltimore	56,380	76,429	97		1,356	3,343
124	Bank of Hawaii, Honolulu	56,096	47,712	144	+ 20	1,500	1,000
125	American National Bank & Trust Co., St. Paul, Minn.	56,035	58,853	119		69,263	19,999
126	Zions First National Bank, Salt Lake City, Utah	55,491	48,539	143	+ 17	1,000	1,000
127	Republic National Bank, New York	54,775	40,829	162	+ 35	29,383	33,188
128	National Bank of Commerce, Memphis	53,045	56,772	129	+1	1,450	5,100
129	Signet Bank/Maryland, Baltimore	52,871	46,972	139	+ 10	0	4,100
130	United Carolina Bank, Whiteville, N.C.	52,841	33,470	193	+ 63	0	0
131	FirsTier Bank NA, Lincoln, Neb.	52,234	74,437	98		3,579	6,186
132	First Interstate Bank of Oklahoma NA, Oklahoma City	52,142	60,560	117		2,065	160
133	United Jersey Bank, Hackensack, N.J.	51,582	64,830	110		0	0
134	BayBank Boston NA	51,464	66,465	107		0	0
135	Central Bank of Denver	49,699	58,426	122		215,530	246,178
136	Bank IV Wichita NA, Kan.	49,678	67,232	106		35,486	3,175
137	United States National Bank, Portland, Ore.	49,282	48,709	141	+4	42	0
138	Victoria Bank & Trust Co., Tex.	49,257	47,277	146	+8	77	1,876
139	Hibernia National Bank, New Orleans	47,961	44,059	155	+ 16	6,192	24,410
140	Comerica Bank-Jackson NA, Mich.	47,694	37,291	178	+ 38	0	0
141	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	47,572	26,863	232	+ 91	58,577	9,997
142	Security National Bank, Sioux City, Iowa	47,534	44,241	154	+ 12	400	0
143	INB National Bank, Northwest, Lafayette, Ind.	45,275				1,610	
144	Shawmut Worcester County Bank NA, Worcester, Mass.	45,184	36,668	181	+ 37	100	500
145	First National Bank & Trust Co., Tulsa, Okla.	45,017	46,527	147	+2	50	5,753
146	Norwest Bank Nebraska NA, Omaha, Neb.	44,974	45,194	150	+4	0	0
147	Citizens & Southern Trust Co. (Georgia) NA, Atlanta	44,500				0	
148	MBank Corpus Christi NA, Tex.	44,380	73,273	99		73,565	61,942
149	Citizens & Southern Trust Co. (S.C.) NA, Columbia	44,000				0	
150	Independence One Bank NA, Rapid City, SD	43,937				0	
151	IBJ Schroder Bank & Trust Co., New York	43,953	46,357	148		80,704	87,426
152	Norwest Bank Des Moines NA, Iowa	43,686	56,782	128		200	851
153	Premier Bank, NA, Baton Rouge, La.	43,408	11,157			2,570	3,434
154	Sovran Bank Delaware, New Castle	42,500	40,500	165	+ 11	0	0
155	Citizens & Southern Trust Co. (Florida) NA, Fort Myers	42,500				0	
156	First Bank Milwaukee NA	42,143	39,976	169	+ 13	178,800	110,973
157	Equitable Bank of Delaware, Dover	41,400	40,410	166	+9	0	0
158	Dahra Bank Trust Co., New York	41,075	44,025	156		0	0
159	Chemical Bank NA, Jericho, N.Y.	41,000	40,000	168	+9	0	0
160	First Interstate Bank of Des Moines NA, Iowa	40,636	45,475	149		0	0
161	First Interstate Bancard Co. NA, Simi Valley, Calif.	40,104	35,000	187	+ 26	0	0
162	Sunshine Bank, Pensacola, Fla.	40,079	20,000	278	+116	104	0
163	PNC National Bank, Wilmington, Del.	40,000	0			22,000	38,300
164	Chemical Bank Texas NA, Richardson	40,000				0	
165	Key Bank USA NA, Albany, N.Y.	39,807	39,637	170	+5	1,006	0
166	United States Trust Co., Boston	39,448	30,781	208	+ 42	10,596	0
167	Associated Kellogg Bank, Green Bay, Wis.	38,200	40,774	163		150	150
168	National Bank of Waterloo, Iowa	38,120	31,009	206	+ 38	0	1
169	First National Bank of Maryland, Baltimore	38,007	94,043	84		0	0
170	Old National Bank, Evansville, Ind.	37,911	35,421	186	+ 16	3,660	211
171	First Security Bank of Utah NA, Ogden	37,834	33,783	190	+ 19	0	0
172	First American Bank NA, Washington, D.C.	37,424	30,450	210	+ 38	55,164	32,827
173	Barnett Bank of Central Florida NA, Orlando	36,954	33,291	194	+ 21	0	0
174	Citizens National Bank, Evansville, Ind.	36,515	32,924	196	+ 22	36	0
175	Commerce Bank of Omaha NA, Neb.	36,500	36,501	182	+7	0	0
176	Citibank (Arizona), Phoenix	36,329	23,425	253	+ 77	10	0
177	Society National Bank, Cleveland	36,087	36,463	183	+6	200	6,650
178	Sovran Bank/Central South, Nashville, Tenn.	35,946	52,758	133		2,661	7,326
179	Texas Independent Bank, Irving, Tex.	35,677	33,105	195	+ 16	35,640	54,145
180	First National Bank, Wichita, Kan.	35,056	37,951	174		1,825	1,677
181	Central Trust Co. NA, Cincinnati	34,881	28,632	224	+ 43	0	0
182	AmSouth Bank NA, Birmingham, Ala.	34,207	58,748	120		98,024	11,940
183	Union Planters National Bank, Memphis, Tenn.	34,155	33,625	192	+9	367	286
184	First Bank North NA, Duluth, Minn.	33,680	32,870	197	+ 13	200	25
185	First American Bank of Georgia NA, Atlanta	33,654	24,104	247	+ 62	1,858	3,155
186	Puget Sound National Bank, Tacoma, Wash.	33,523	23,171	255	+ 69	0	0
187	Merchants Bank, Kansas City, Mo.	33,352	22,311	260	+ 73	111,548	75,470
188	First Bank Washington, Omak	32,800	32,800	198	+ 10	0	0
189	National Community Bank, Rutherford, N.J.	32,535	22,881	258	+ 69	178	132
190	First National Bank, Albuquerque, N.M.	32,415	44,563	153		131	1,044
191	LaSalle National Bank, Chicago	32,037	37,594	175		35,526	63,015
192	Magna Bank NA, Belleville, Ill.	31,956	37,306	177		530	800
193	American Security Bank NA, Washington, D.C.	31,700	37,359	176		8,206	107,211
194	FirsTier Bank NA, Omaha, Neb.	31,287	42,695	159		274	798
195	Bank One Dayton NA, Ohio	31,221	2,816			26,400	22,400
196	Independent Bankers' Bank of Florida, Orlando	31,015	24,560	242	+ 46	0	4,766
197	Florida National Bank of Jacksonville	30,947	20,058	276	+ 79	3,810	9,903
198	Commercial National Bank, Kansas City, Kan.	30,756	29,940	213	+ 15	0	200
199	Third National Bank, Nashville, Tenn.	30,461	47,328	145		1,820	10,136
200	Commercial National Bank, Shreveport, La.	30,306	33,835	189		351	1,557

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancall" data base. **Total correspondent balances** is the sum of domestic correspondent balances and foreign correspondent balances. **Domestic correspondent balances** are domestically-booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other commercial banks in the U.S. **Foreign correspondent balances** are domestically-booked demand deposits due other banks in foreign countries, domestically-booked demand deposits due foreign government and official institutions, and clearing balances in the bank's domestic Edge bank subsidiaries. **Edge Bank clearing balances** are the sum of transaction accounts due foreign government and official institutions, transaction accounts due commercial banks in the U.S. and transaction accounts due banks in foreign countries. For non-reporting banks, Edge data were provided by the Federal Reserve Board, Washington D.C. **Time and savings deposits due to all banks** are nontransaction accounts due all domestic and foreign banks, as defined above. **(a)**— A newly chartered bank created by the FDIC on 7/21/89. It was formed by the merger of 24 banks of the former Texas American Bancshares. Data for 6/30/88 are for the former Texas American Bank/Fort Worth NA.

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Top Banks in Total Correspondent Balances

Banks with demand deposits due all banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due to All Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time and Savings Deposits Due to All Banks 6/30/89	6/30/88
201	Texas Commerce Bank-Sugarland NA	30,035				0	
202	Meridian Bank, Reading, Pa.	29,525	30,956	207	+5	5,182	33,306
203	Texas Commerce Bank-Conroe NA	29,501				0	
204	Indian Head National Bank, Nashua, N.H.	29,370	16,381			700	19,050
205	Bankers' Bank of Wisconsin, Madison	29,255	27,704	226	+21	0	206
206	Worthen Bank & Trust Co. NA, Little Rock, Ark.	29,095	38,040	173		2,349	3,255
207	Bank IV Topeka NA, Topeka, Kan.	29,033	41,123	161		0	0
208	First City Texas-Beaumont NA	29,016	23,649	250	+42	4,102	3,089
209	Deposit Guaranty National Bank, Jackson, Miss.	28,784	58,110	124		17,774	32,610
210	Bank of Boston Connecticut, Waterbury	28,652	28,826	221	+11	113	122
211	Chemical Bank (Delaware), Wilmington	28,541	40,003	167		8,000	0
212	First City, Texas-Corpus Christi	28,471	18,704			13,216	17,118
213	First Interstate Bank of Oregon NA, Portland	28,383	42,780	157		0	0
214	United New Mexico Bank, Albuquerque	28,267	2,815			10,783	6,600
215	First American National Bank, Nashville, Tenn.	28,259	49,229	138		26,483	27,533
216	First Interstate Bank of Arizona NA, Phoenix	28,040	36,102	184		0	0
217	NBD Grand Rapids NA, Mich.	27,832	7,650			0	0
218	Michigan National Bank, Farmington Hills	27,672	11,865			0	0
219	Davenport Bank & Trust Co., Iowa	27,420	29,888	214		2,949	21,091
220	Ameritrust National Bank, Elkhart, Ind.	27,295	27,831	225	+5	30,400	1,500
221	First Union National Bank of Florida, Jacksonville	27,235	45,061	152		0	0
222	Chester Bank, Conn.	27,000	27,000	231	+9	402	712
223	NBD Evanston Bank NA, Ill.	26,716				0	
224	Whitney National Bank, New Orleans	26,235	32,322	201		123	523
225	Independent State Bank of Minnesota, Minneapolis	26,231	31,301	203		0	850
226	Extebank, Stony Brook, N.Y.	26,004	14,648			1,948	0
227	United Missouri Bank of St. Louis NA	25,876	29,849	215		0	0
228	First National Bankers' Bank, Baton Rouge, La.	25,624	21,032	265	+37	207	0
229	Fort Wayne National Bank, Ind.	25,202	20,932	267	+38	100	200
	Totals for banks with $25 million or more in these balances[1]	**38,315,857**	**40,568,191‡**	**-10.5%**		**9,360,089**	**11,598,653‡**

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancall" data base. **Total correspondent balances** are the sum of domestic correspondent balances and foreign correspondent balances. **Domestic correspondent balances** are domestically booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other commercial banks in the U.S. **Foreign correspondent balances** are domestically-booked demand deposits due other banks in foreign countries, domestically-booked demand deposits due foreign government and official institutions, and clearing balances in the bank's domestic Edge bank subsidiaries. **Edge Bank clearing balances** are the sum of transaction accounts due foreign government and official institutions, transaction accounts due commercial banks in the U.S., and transaction accounts due banks in foreign countries. For non-reporting banks, Edge data were provided by the Federal Reserve Board, Washington D.C. **Time and savings deposits due to all banks** are nontransaction accounts due all domestic and foreign banks, as defined above. **(1)**— The 1988 totals are for the 241 banks with $25 million or more in total correspondent balances on June 30, 1988. **(‡)**— Revised.

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Top Banks in Foreign Correspondent Balances

Banks with demand deposits due foreign banks of $25 million or more on June 30, 1989 (dollar figures in thousands)
(Dollar Figures in Thousands)

Rank 6/89		Demand Deposits Due Foreign Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time/Savings Deposits Due Foreign Banks 6/30/89	6/30/88
1	Citibank NA, New York	1,602,713	1,865,000	1		18,000	37,000
2	Bankers Trust Co., New York	1,151,290	961,052	5	+3	0	1,036
3	Chase Manhattan Bank NA, New York	1,144,046	1,440,040	2		29,183	28,361
4	Irving Trust Co., New York (a)	1,011,680	1,185,729	3		3,734	22,853
5	Manufacturers Hanover Trust Co., New York	679,421	1,039,892	4		58,119	97,787
6	Morgan Guaranty Trust Co., New York	522,522	764,016	6		51,142	60,887
7	Bank of America NT&SA, San Francisco	411,025	407,552	8	+1	59,246	341,660
8	Philadelphia National Bank	302,624	302,391	10	+2	500	834
9	Brown Brothers Harriman & Co., New York	276,511	298,009	11	+2	21,286	14,815
10	Marine Midland Bank NA, Buffalo, N.Y.	210,438	187,909	13	+3	22	197
11	First National Bank of Chicago	200,601	251,957	12	+1	27,608	26,628
12	Bank of California NA, San Francisco	192,240	160,417	15	+3	200	1,000
13	National Westminster Bank USA, New York	183,032	142,311	17	+4	1,856	7,209
14	Harris Trust & Savings Bank, Chicago	161,880	73,635	24	+10	36	241
15	Sumitomo Trust & Banking Co. USA, New York	120,067	41,928	28	+13	0	0
16	Security Pacific National Bank, Los Angeles	115,207	41,155†	29	+13	2,091	10,179†
17	Citizens & Southern National Bank, Atlanta	109,482	87,066	21	+4	4,100	273,060
18	First National Bank, Boston	108,254	172,514	14		11,268	12,507
19	First Interstate Bank of California, Los Angeles	105,277	97,758	20	+1	4,066	13,201
20	Mitsui Manufacturers Bank, Los Angeles	101,789	152,447	16		0	549
21	Mellon Bank NA, Pittsburgh	87,936	105,161	19		460	552
22	Riggs National Bank, Washington, D.C.	75,410	70,113	25	+3	5,917	24,606
23	Seattle-First National Bank	57,265	13,987			104	127
24	Chemical Bank, New York	57,000	308,000	9		74,000	68,000
25	Bank of New York	51,171	52,624†	26‡	+1	0	0
26	Republic National Bank, New York	42,774	32,608	30	+4	0	0
27	European American Bank, New York	37,923	43,044	27		1	278
28	Northern Trust Co., Chicago	36,475	75,184	23		144	144
29	Fidelity Bank NA, Philadelphia	34,419	8,000			1,355	0
30	Wells Fargo Bank NA, San Francisco	34,188	47,630	26		81	85
31	Bank of New England NA, Boston	32,919	2,566			15,464	5,981
32	IBJ Schroder Bank & Trust Co., New York	29,900	23,610	33	+1	40,413	13,369
33	NCNB Texas National Bank, Dallas (b)	27,273	20,679	34	+1	0	0
34	Extebank, Stony Brook, N.Y.	26,004	14,648			1,948	0
	Totals for banks with $25 million or more in these balances[1]	**9,340,778**	**10,859,757†**	**-12.4%**		**432,344**	**1,075,398†**

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancall" data base. **Foreign correspondent balances** are demand deposits due to foreign banks and include domestically-booked demand deposits due other banks in foreign countries, domestically-booked demand deposits due foreign government and official institutions, and "clearing balances" in the bank's domestic Edge bank subsidiaries. **Clearing balances** are transaction accounts due foreign government and official institutions, commercial banks in the U.S. and foreign banks in foreign countries. **Time and savings deposits due to foreign banks** are nontransaction accounts due foreign banks. **(†)**— Edge bank data were not available. Therefore, the 6/30/89 and 6/30/88 data for this bank are not comparable. **(a)**— Merged into Bank of New York on 10/6/89. **(b)**— The bank was created on 7/30/88 by the FDIC when 40 bank subsidiaries of the former First RepublicBank Corp. were merged into one institution. Data for 6/30/88 are for First RepublicBank Dallas NA. **(††)**— Revised to include Edge bank data. **(‡)**— Revised for reporting error by bank. **(1)**— The 1988 totals are for the 32 banks with $25 million or more in foreign correspondent balances on June 30, 1988. **(†)**— Revised.

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Top Banks in Domestic Correspondent Balances

Banks with demand deposits due U.S. banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due U.S. Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time and Svgs Dep. Due U.S. Banks 6/30/89	6/30/88
1	Bankers Trust Co., New York	1,078,585	1,645,158	1		573,928	589,405
2	Manufacturers Hanover Trust Co., New York	1,010,000	1,211,000	3	+1	256,000	229,000
3	Bank of America NT&SA, San Francisco	999,000	805,000	6	+3	28,000	31,000
4	Security Pacific National Bank, Los Angeles	820,121	811,082	5	+1	4,856	11,869
5	Chase Manhattan Bank NA, New York	779,570	1,257,247	2		149,080	67,285
6	Citibank NA, New York	653,000	1,145,000	4		31,000	146,000
7	Union Bank, San Francisco (a)	592,453	59,375	108	+101	8,981	0
8	NCNB Texas National Bank, Dallas (b)	586,106	488,447	11	+3	209,250	496,194
9	First Interstate Bank of California, Los Angeles	539,520	716,533	7		8,514	9,521
10	Morgan Guaranty Trust Co., New York	520,968	354,690	17	+7	443,174	163,638
11	Chemical Bank, New York	453,000	436,000	12	+1	39,000	295,000
12	First National Bank of Chicago	429,913	494,565	10		384,126	200,018
13	National Bank of Detroit	375,682	384,022	13		202,268	204,942
14	Philadelphia National Bank	368,396	368,466	16	+2	63,742	165,674
15	Continental Bank NA, Chicago	360,015	379,008	15		224,668	443,681
16	Boatmen's National Bank, St. Louis, Mo.	351,313	213,540	33	+17	282,130	57,097
17	Harris Trust & Savings Bank, Chicago	327,780	382,538	14		2,206	3,000
18	First National Bank of Atlanta	327,388	225,683	30	+12	31,968	35,146
19	Mellon Bank NA, Pittsburgh	277,084	321,081	19		67,082	253,626
20	First National Bank, Boston	274,371	198,307	37	+17	101,426	12,200
21	First Tennessee Bank NA, Memphis	267,435	268,824	21		0	0
22	Connecticut National Bank, Hartford	266,233	301,615	20		1,851	805
23	Southeast Bank NA, Miami	237,311	235,765	27	+4	199	13,796
24	First Wisconsin National Bank, Milwaukee	236,809	215,275	32	+8	66,445	71,261
25	Community Bank, Pasadena, Calif.	232,548	267,256	23		3,900	8,265
26	First Pennsylvania Bank NA, Philadelphia	230,459	128,075	59	+33	28,950	33,700
27	INB National Bank, Indianapolis	222,690	241,090	26		179,214	155,215
28	Wells Fargo Bank NA, San Francisco	218,936	200,448	35	+7	4,257	5,757
29	First National Bank of Commerce, New Orleans	209,385	179,821	41	+12	2,000	2,170
30	American National Bank & Trust Co., Chicago	203,436	245,495	24		11,250	0
31	United Bank of Denver NA	201,805	229,066	28		32,927	46,584
32	First Bank NA, Minneapolis	194,176	218,829	31		57,254	169,297
33	Crestar Bank, Richmond	188,757	157,570	45	+12	102,710	265,810
34	Texas Commerce Bank-Dallas NA	187,319	268,237	22		6,041	5,934
35	Barnett Bank of Jacksonville NA, Fla.	180,880	133,295	55	+20	0	0
36	Boatmen's First National Bank, Kansas City, Mo.	177,239	173,726	42	+6	7,139	37,920
37	First Fidelity Bank NA, Newark, N.J.	169,416	112,471	61	+24	9,557	18,162
38	Norwest Bank Minneapolis NA	169,338	180,527	40	+2	2,550	6,156
39	Northern Trust Co., Chicago	168,845	229,065	29		15,584	13,604
40	NCNB National Bank of Florida NA, Tampa	168,549	187,563	39		0	0
41	Mellon Bank (East), Philadelphia	163,651	141,674	52	+11	71,151	79,569
42	Bank of New York	158,284	201,385	34		2,400	1,100
43	Marine Midland Bank NA, Buffalo, N.Y.	155,247	154,063	47	+4	493,159	144,543
44	Valley National Bank, Phoenix, Ariz.	154,454	191,087	38		571	2,990
45	Bank One, Texas, NA, Dallas (c)	153,469	344,041	18		427,289	545,986
46	Trust Company Bank, Atlanta	152,431	135,642	53	+7	3,495	7,168
47	Natlonar, New York (d)	152,401	132,762	56	+9	791	1,128
48	Irving Trust Co., New York (e)	150,011	653,362	9		75,939	127,973
49	Texas Commerce Bank NA, Houston	145,718	199,282	36		1,155	3,210
50	First Florida Bank NA, Tampa	144,161	107,880	63	+13	0	0
51	Bank of New England NA, Boston	136,862	143,440	51		87,895	149,590
52	U.S. Bank of Washington NA, Seattle	135,434	58,218	113	+61	3,920	2,102
53	Merchants National Bank & Trust Co., Indianapolis	135,209	110,386	62	+9	6,718	11,387
54	Maryland National Bank, Baltimore	130,873	130,300	57	+3	690	0
55	Provident National Bank, Philadelphia	130,165	147,949	49		130,874	142,091
56	Sovran Bank NA, Richmond	129,826	84,404	80	+24	71,046	116,432
57	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	129,398	161,958	44		26,600	287,810
58	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	127,431	146,175	50		15,756	27,904
59	Liberty National Bank & Trust Co., Louisville, Ky.	126,394	164,725	43		20,970	19,664
60	United Missouri Bank of Kansas City NA	126,125	152,082	48		119,470	25,767
61	Shawmut Bank NA, Boston	123,901	105,015	65	+4	0	700
62	SouthTrust Bank of Alabama NA, Birmingham	122,736	98,065	71	+9	11,735	21,194
63	Old Kent Bank & Trust Co., Grand Rapids, Mich.	116,953	26,373	223	+160	25,000	0
64	Sun Bank NA, Orlando, Fla.	114,130	93,752	74	+10	0	0
65	Mercantile Bank NA, St. Louis, Mo.	111,670	99,066	70	+5	50,627	87,635
66	City National Bank, Beverly Hills, Calif.	111,520	69,077	92	+26	11,020	1,800
67	Commerce Bank of Kansas City NA, Mo.	110,862	129,528	58		7,404	9,483
68	Pittsburgh National Bank	110,530	102,362	67		312,993	159,257
69	First City, Texas-Houston NA	105,301	134,763	54		409,411	631,929
70	Bank One Milwaukee NA, Wis.	105,161	93,818	72	+2	64,905	92,250
71	Connecticut Bank & Trust Co. NA, Hartford	104,213	93,459	75	+4	16,316	8,092
72	First National Bank, Louisville, Ky.	99,278	107,757	64		27,242	20,596
73	Colorado National Bank, Denver	99,254	81,141	84	+11	46,208	16,003
74	Bank One Indianapolis NA	96,342	93,766	73		85,840	44,562
75	Frost National Bank, San Antonio, Tex.	95,526	81,777	83	+8	0	0
76	Barnett Bank of South Florida NA, Miami	92,055	86,362	78	+2	0	0
77	First Interstate Bank of Texas NA, Houston	91,979	104,706	66		15,197	54,927
78	First City, Texas-Dallas	90,477	78,509	86	+8	54,684	70,074
79	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	89,014	155,523	46		0	0
80	Midlantic National Bank, Newark, N.J.	88,493	41,783	150	+70	35	27
81	Dominion Bank NA, Roanoke, Va.	87,640	58,415	111	+30	1,480	8,193
82	Bank South NA, Atlanta	87,359	85,476	79		15,107	21,448
83	Seattle-First National Bank	83,211	82,512	81		6,716	18,214
84	Midlantic National Bank/North, West Paterson, N.J.	82,121	67,551	95	+11	0	0
85	Fifth Third Bank, Cincinnati	80,687	59,563	107	+22	12,699	15,222
86	National City Bank, Cleveland	80,001	60,928	104	+18	4,296	5,682
87	South Carolina National Bank, Columbia	76,665	78,736	85		0	16,920
88	Star Bank NA, Cincinnati	75,768	65,764	99	+11	171,130	33,770
89	Bank One Columbus NA, Ohio	74,911	26,310	224	+135	126,996	18,000
90	Manufacturers National Bank, Detroit	74,506	59,563	106	+16	56,254	57,957
91	Barnett Bank of Tampa NA, Fla.	73,941	64,350	101	+10	0	0
92	First National Bank, Lubbock, Tex.	73,767	48,850	132	+40	4,110	500
93	First National Bank, Omaha, Neb.	71,747	51,338	127	+34	26,481	600
94	Texas American Bridge Bank NA, Fort Worth (f)	68,559	101,357	68		123,589	345,976
95	Security Pacific Bank-Arizona, Phoenix	64,299	57,016	117	+22	6	38
96	National Bank of Commerce T&S Assn., Lincoln, Neb.	63,847	64,602	100	+4	100	100
97	First Interstate Bank of Denver NA	62,656	67,719	94		50,886	66,733
98	Marquette Bank Minneapolis NA	61,636	57,556	115	+17	17,948	10,227
99	Exchange National Bank, Chicago	61,154	68,590	93		100	300
100	First Commercial Bank NA, Little Rock, Ark.	61,105	63,285	103	+3	0	0

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancall" data base. **Demestic correspondent balances** are demand deposits due U.S. banks and include domestically-booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other commercial banks in the U.S. **Time and savings deposits due to domestic banks** are nontransaction accounts due domestic banks and thrifts. **(a)**— On 10/31/88, California First Bank merged Union Bank, Los Angeles and changed title. Data for 6/30/88 are for California First Bank. **(b)**— The bank was created on 7/30/88 by the FDIC when 40 bank subsidiaries of the former First RepublicBank Corp. were merged into one institution. Data for 6/30/88 are for First RepublicBank Dallas NA. **(c)**— The bank— formerly known as Deposit Insurance Bridge Bank NA— was formed by the FDIC on 3/29/89 through the merger of 20 former MCorp banks taken over by the FDIC. The bank assumed its current title on 7/5/89. Data for 6/30/88 are for MBank Dallas NA. **(d)**— Formerly known as Savings Banks Trust Co. **(e)**— Merged into Bank of New York on 10/6/89. **(f)**— A newly chartered bank created by the FDIC on 7/21/89. It was formed by the merger of 24 banks of the former Texas American Bancshares. Data for 6/30/88 are for the former Texas American Bank/Fort Worth NA.

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Top Banks in Domestic Correspondent Balances

Banks with demand deposits due U.S. banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due U.S. Banks 6/30/89	Rank 6/30/88	Gain in Rank	Time and Svgs Dep. Due U.S. Banks 6/30/89	6/30/88
101	Trustmark National Bank, Jackson, Miss.	61 044	50 175	130	+ 29	17 706	1 341
102	Mercantile-Safe Deposit & Trust Co., Baltimore	60 375	50 234	129	+ 27	0	0
103	Security Pacific Bank Oregon, Portland	60 275	38 733	162	+ 59	0	379
104	Security Pacific Bank Washington, Seattle	56 650	54 579	122	+ 18	7 456	11 795
105	Merchants National Bank, Cedar Rapids, Iowa	56 378	70 343	90		7 724	11 570
106	Bank of Oklahoma NA, Tulsa	57 833	53 641	124	+ 18	13 529	50 600
107	Comerica Bank-Detroit	57 777	36 216	172	+ 65	6 819	11 881
108	Central Bank of the South, Birmingham, Ala.	57 749	53 864	125	+ 15	3 133	42 130
109	Liberty National Bank & Trust Co., Oklahoma City	57 366	53 935	102		142	2 008
110	American National Bank & Trust Co., St. Paul, Minn.	56 035	56 853	110		69 263	19 999
111	Zions First National Bank, Salt Lake City, Utah	55 199	48 438	135	+ 24	1 000	1 000
112	Sun Bank/Miami NA	53 928	48 677	133	+ 21	0	5 752
113	National Bank of Commerce, Memphis	52 898	56 541	119	+6	1 450	5 100
114	United Carolina Bank, Whiteville, N.C.	52 841	33 470	182	+ 68	0	0
115	Ameritrust Co. NA, Cleveland	52 291	82 212	82		4 372	1 451
116	State Street Bank & Trust Co., Boston	52 277	38 810	161	+ 45	75 114	15 178
117	FirsTier Bank NA, Lincoln, Neb.	52 230	74 353	88		3 579	6 186
118	Signet Bank/Maryland, Baltimore	52 050	48 024	136	+ 18	0	4 100
119	First Interstate Bank of Oklahoma NA, Oklahoma City	51 873	50 401	105		2 065	160
120	BayBank Boston NA	51 464	66 466	97		0	0
121	Equitable Bank NA, Baltimore	51 188	70 165	91		1 356	3 343
122	United Jersey Bank, Hackensack, N.J.	50 321	51 872	126	+4	0	0
123	NCNB National Bank of North Carolina, Charlotte	49 854	56 303	120		11 500	18 800
124	Central Bank of Denver	49 699	58 385	112		1 500	1 250
125	Bank IV Wichita NA, Kan.	49 674	57 220	96		35 486	3 175
126	Victoria Bank & Trust Co., Tex.	49 257	47 277	137	+ 11	77	1 875
127	United States National Bank, Portland, Ore.	47 913	47 172	139	+ 12	0	0
128	Comerica Bank-Jackson NA, Mich.	47 664	37 291	166	+ 38	0	0
129	Fidelity Bank NA, Philadelphia	47 578	124 584	60		80 957	1 823
130	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	47 572	25 863	221	+ 91	98 577	9 997
131	Security National Bank, Sioux City, Iowa	47 534	44 241	145	+ 14	400	0
132	Hibernia National Bank, New Orleans	47 296	43 445	147	+ 15	6 192	24 410
133	INB National Bank, Northwest, Lafayette, Ind.	45 215				1 810	
134	Shawmut Worcester County Bank NA, Worcester, Mass.	45 194	36 668	169	+ 35	100	500
135	Norwest Bank Nebraska NA, Omaha, Neb.	44 974	45 194	142	+7	0	0
136	First National Bank & Trust Co., Tulsa, Okla.	44 698	46 103	140	+4	50	5 753
137	Citizens & Southern Trust Co. (Georgia) NA, Atlanta	44 500				0	
138	MBank Corpus Christi NA, Tex.	44 386	73 273	99		73 565	61 342
139	Citizens & Southern Trust Co. (South Carolina) NA, Columbia	44 000				0	
140	Independence One Bank NA, Rapid City, SD	43 967				0	
141	Norwest Bank Des Moines NA, Iowa	43 655	56 708	118		200	851
142	Premier Bank, NA, Baton Rouge, La.	43 408	19 157			2 570	3 434
143	Sovran Bank Delaware, New Castle	42 500	40 500	154	+ 11	0	0
144	Citizens & Southern Trust Co. (Florida) NA, Fort Myers	42 500				0	
145	First Bank Milwaukee NA	42 143	39 975	158	+ 13	179 400	110 373
146	Equitable Bank of Delaware, Dover	41 400	40 410	155	+9	0	0
147	Chemical Bank NA, Jericho, N.Y.	41 000	40 300	157	+ 10	0	0
148	Delwa Bank Trust Co., New York	40 984	43 930	146		0	0
149	First Interstate Bank of Des Moines NA, Iowa	40 536	45 475	141		0	0
150	First Interstate Bancard Co. NA, Simi Valley, Calif.	40 104	35 300	176	+ 26	0	0
151	Sunshine Bank, Pensacola, Fla.	40 079	20 300	268	+ 117	104	0
152	PNC National Bank, Wilmington, Del.	40 000	0			22 000	36 300
153	Chemical Bank Texas NA, Richardson	40 000				0	
154	Key Bank USA NA, Albany, N.Y.	39 907	39 537	159	+5	1 306	0
155	Riggs National Bank, Washington, D.C.	39 612	41 300	152		618	5 567
156	United States Trust Co., Boston	39 448	30 791	98	+ 42	10 596	0
157	Associated Kellogg Bank, Green Bay, Wis.	38 200	40 774	153		150	150
158	Bank of Hawaii, Honolulu	38 156	32 003	92	+ 34	0	0
159	National Bank of Waterloo, Iowa	38 120	31 309	95	+ 37	0	0
160	Citizens & Southern National Bank, Atlanta	38 114	58 445	109		32 822	21 504
161	Old National Bank, Evansville, Ind.	37 971	35 421	175	+ 14	3 669	211
162	First Security Bank of Utah NA, Ogden	37 790	33 621	181	+ 19	0	0
163	Barnett Bank of Central Florida NA, Orlando	36 954	30 791	94	+ 21	0	0
164	Citizens National Bank, Evansville, Ind.	36 515	32 924	96	+ 22	36	0
165	Commerce Bank of Omaha NA, Neb.	36 500	36 501	170	+5	0	0
166	Citibank (Arizona), Phoenix	36 329	23 425	241	+ 75	0	0
167	Texas Independent Bank, Irving, Tex.	35 677	33 105	185	+ 18	35 640	54 145
168	First National Bank, Wichita, Kan.	35 356	37 951	154		1 825	1 677
169	First National Bank of Maryland, Baltimore	34 032	91 290	76		0	0
170	Central Trust Co. NA, Cincinnati	33 735	27 663	216	+ 46	0	0
171	Union Planters National Bank, Memphis, Tenn.	33 690	33 327	183	+ 12	357	286
172	First Bank North NA, Duluth, Minn.	33 680	32 870	187	+ 15	200	25
173	First American Bank of Georgia NA, Atlanta	33 654	24 104	234	+ 61	1 858	3 155
174	Society National Bank, Cleveland	33 451	32 569	90	+ 16	200	6 650
175	Puget Sound National Bank, Tacoma, Wash.	33 364	23 363	244	+ 69	0	0
176	Merchants Bank, Kansas City, Mo.	33 352	22 311	249	+ 73	111 548	75 470
177	AmSouth Bank NA, Birmingham, Ala.	33 167	57 383	116		36 324	11 940
178	First Bank Washington, Omak	32 800	32 800	166	+ 10	0	0
179	First National Bank, Albuquerque, N.M.	32 415	44 563	144		131	1 044
180	Magna Bank NA, Belleville, Ill.	31 956	37 306	165		530	800
181	FirsTier Bank NA, Omaha, Neb.	31 199	42 621	149		274	798
182	Sovran Bank/Central South, Nashville, Tenn.	31 043	50 364	128		2 661	7 326
183	Independent Bankers' Bank of Florida, Orlando	31 015	24 560	231	+ 48	0	4 766
184	Bank One Dayton NA, Ohio	30 929	2 617			26 400	22 400
185	Commercial National Bank, Kansas City, Kan.	30 756	29 940	201	+ 16	0	200
186	Commercial National Bank, Shreveport, La.	30 306	33 835	179		351	1 557
187	Third National Bank, Nashville, Tenn.	30 035	47 224	138		1 820	10 136
188	Texas Commerce Bank-Sugarland NA	30 035				0	
189	National Community Bank, Rutherford, N.J.	29 748	21 111	256	+ 67	178	132
190	European American Bank, New York	29 704	74 703	87		700	1 100
191	Texas Commerce Bank-Conroe NA	29 501				0	
192	Indian Head National Bank, Nashua, N.H.	29 370	16 381			700	19 050
193	Bankers' Bank of Wisconsin, Madison	29 255	27 704	214	+ 21	0	206
194	Worthen Bank & Trust Co. NA, Little Rock, Ark.	29 095	36 040	163		2 349	3 256
195	Bank IV Topeka NA, Topeka, Kan.	29 033	41 123	151		0	0
196	First City Texas-Beaumont NA	29 016	23 649	238	+ 42	4 102	3 069
197	Bank of Boston Connecticut, Waterbury	28 652	26 826	209	+ 12	113	122
198	Chemical Bank (Delaware), Wilmington	28 541	40 003	156		8 000	0
199	First City, Texas-Corpus Christi	28 471	18 704			13 216	17 118
200	Deposit Guaranty National Bank, Jackson, Miss.	28 402	51 916	114		17 774	32 610

Data Source: American Banker questionnaires. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their Bancall data base. **Domestic correspondent balances** are demand deposits due U.S. banks and include domestically booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically booked demand deposits due to other commercial banks in the U.S. **Time and savings deposits due to domestic banks** are nontransaction accounts due domestic banks and thrifts.

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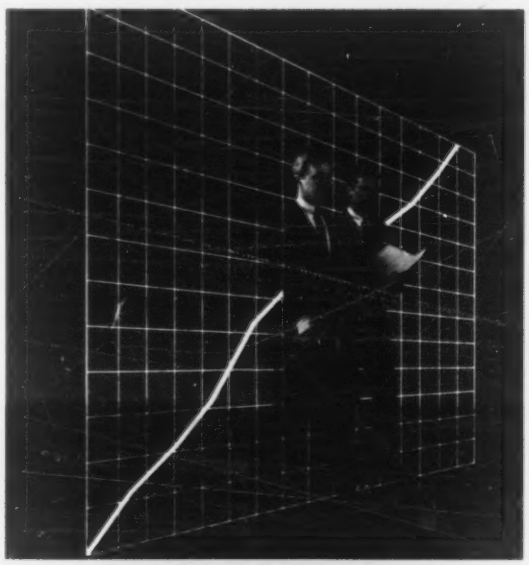

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Top Banks in Domestic Correspondent Balances

Banks with demand deposits due U.S. banks of $25 million or more on June 30, 1989 (dollar figures in thousands)

Rank 6/89		Demand Deposits Due U.S. Banks 6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Time and Svgs Dep. Due U.S. Banks 6/30/89	6/30/88
201	United New Mexico Bank, Albuquerque	28,267	2,815			10,783	6,600
202	First American National Bank, Nashville, Tenn.	28,092	49,147	131		26,483	27,533
203	NBD Grand Rapids NA, Mich.	27,832	7,550			0	0
204	First Interstate Bank of Arizona NA, Phoenix	27,699	34,773	177		0	0
205	First American Bank NA, Washington, D.C.	27,645	22,307	250	+45	0	0
206	Davenport Bank & Trust Co., Iowa	27,420	29,888	202		2,949	21,091
207	Ameritrust National Bank, Elkhart, Ind.	27,295	27,831	213	+6	30,400	1,500
208	Meridian Bank, Reading, Pa.	27,267	29,652	207		5,182	33,306
209	First Union National Bank of Florida, Jacksonville	27,235	45,061	143		0	0
210	Michigan National Bank, Farmington Hills	27,149	11,419			0	0
211	Chester Bank, Conn.	27,000	27,000	220	+9	402	712
212	NBD Evanston Bank NA, Ill.	26,716				0	
213	Independent State Bank of Minnesota, Minneapolis	26,231	31,301	193		0	850
214	United Missouri Bank of St. Louis NA	25,876	29,849	203		0	0
215	First National Bankers' Bank, Baton Rouge, La.	25,624	21,032	257	+42	207	0
216	First Interstate Bank of Oregon NA, Portland	25,432	36,291	171		0	0
217	Fort Wayne National Bank, Ind.	25,202	20,932	258	+41	100	200
	Totals for banks with $25 million or more in these balances[1]	**26,249,262**	**29,208,495**	**-10.1%**		**8,102,789**	**9,466,092**

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancaf" data base. **Domestic correspondent balances** are demand deposits due U.S. banks and include domestically-booked demand deposits due to other depository institutions in the U.S. (thrift institutions) plus domestically-booked demand deposits due to other commercial banks in the U.S. **Time and savings deposits due to domestic banks** are nontransaction accounts due domestic banks and thrifts. (1)— The 1988 totals are for the 230 banks with $25 million or more in domestic correspondent balances on June 30, 1988.

Compiled by American Banker, Copyright 1989.

Top Banks in Interbank Deposits

Banks with Total Deposits Due All Banks of $25 Million or More (Dollar Figures in Thousands)

Rank 6/99		Dep. Due To Banks 6/30/99	% of Total Deposits	Rank 6/98	Gain in Rank
1	Bankers Trust Co., New York	2,803,803	8.9	1	
2	Citibank NA, New York	2,304,713	2.2	2	
3	Chase Manhattan Bank NA, New York	2,101,879	3.4	3	
4	Manufacturers Hanover Trust Co., New York	2,003,540	4.6	4	
5	Morgan Guaranty Trust Co., New York	1,537,806	3.1	7	+2
6	Bank of America NT&SA, San Francisco	1,497,271	2.1	6	
7	Irving Trust Co., New York	1,241,364	8.3	5	
8	First National Bank of Chicago	1,042,248	3.6	10	-2
9	Security Pacific National Bank, Los Angeles	942,275	2.5	14	+5
10	Marine Midland Bank NA, Buffalo, N.Y.	858,866	5.1	21	+ 11
11	NCNB Texas National Bank, Dallas	822,629	3.9	9	
12	Philadelphia National Bank	735,262	10.5	15	+3
13	First Interstate Bank of California, Los Angeles	657,377	3.9	16	+3
14	Boatmen's National Bank, St. Louis, Mo.	635,492	11.7	49	+ 35
15	Union Bank, San Francisco	623,645	5.6	130	+115
16	Chemical Bank, New York	623,000	1.8	8	
17	Continental Bank NA, Chicago	617,950	3.3	13	
18	Bank One, Texas, NA, Dallas	602,441	6.7	12	
19	National Bank of Detroit	599,152	4.7	18	
20	First City, Texas-Houston NA	525,910	11.2	17	
21	First National Bank, Boston	495,319	2.8	33	+ 12
22	Harris Trust & Savings Bank, Chicago	491,902	7.4	22	
23	Bank of New York (Delaware), Wilmington	450,000	36.0	24	+1
24	Pittsburgh National Bank	446,702	4.6	46	+ 22
25	Mellon Bank NA, Pittsburgh	432,562	2.7	20	
26	INB National Bank, Indianapolis	402,656	11.6	32	+6
27	First National Bank of Atlanta	375,303	6.2	50	+ 23
28	United Bank of Denver NA	370,156	19.9	23	
29	Bank of California NA, San Francisco	344,562	7.5	70	+ 41
30	Industrial Bank of Japan Trust Co., New York	336,815	11.0	34	+4
31	First Wisconsin National Bank, Milwaukee	311,557	12.8	41	+ 10
32	Brown Brothers Harriman & Co., New York	311,420	33.5	35	+3
33	Crestar Bank, Richmond	295,533	3.9	28	
34	NBD Delaware Bank, Newark	285,240	98.7	36	+2
35	Bank of New England NA, Boston	272,940	3.1	40	+5
36	Connecticut National Bank, Hartford	271,965	3.7	38	+2
37	Bank One Columbus NA, Ohio	271,410	8.6	189	+152
38	First Bank NA, Minneapolis	270,061	2.8	30	
39	First Tennessee Bank NA, Memphis	269,161	5.7	43	+4
40	First Pennsylvania Bank NA, Philadelphia	265,401	5.6	73	+ 33
41	Central Bank of Denver	265,229	27.5	39	
42	Provident National Bank, Philadelphia	261,039	4.7	44	+2
43	Wells Fargo Bank NA, San Francisco	257,462	0.8	52	+9
44	Southeast Bank NA, Miami	250,340	2.3	51	+7
45	Star Bank NA, Cincinnati	247,721	10.7	108	+ 63
46	United Missouri Bank of Kansas City NA	246,371	18.8	72	+ 26
47	National Westminster Bank USA, New York	246,058	2.1	45	
48	Tokai Bank of California, Los Angeles	241,642	27.1	60	+ 12
49	Mellon Bank (East), Philadelphia	239,195	7.7	55	+6
50	Community Bank, Pasadena, Calif.	236,448	25.6	47	
51	American National Bank & Trust Co., Chicago	221,847	6.9	53	+2
52	Northern Trust Co., Chicago	221,048	4.4	37	
53	First National Bank of Commerce, New Orleans	221,011	10.8	66	+ 13
54	First Bank Milwaukee NA	220,943	21.0	80	+ 26
55	Bank of New York	211,855	1.1	52‡	
56	Sovran Bank NA, Richmond	204,810	2.0	58	+2
57	Norwest Bank Minneapolis NA	194,307	3.5	62	+5
58	Texas American Bridge Bank NA, Fort Worth	193,761	14.3	26	
59	Texas Commerce Bank-Dallas NA	193,360	12.0	48	
60	First Fidelity Bank NA, Newark, N.J.	192,208	2.4	83	+ 23
61	Boatmen's First National Bank, Kansas City, Mo.	185,371	8.6	57	
62	Bank One Indianapolis NA	185,230	6.3	86	+ 24
63	Citizens & Southern National Bank, Atlanta	184,618	2.0	27	
64	Barnett Bank of Jacksonville NA, Fla.	180,880	12.1	94	+ 30
65	NCNB National Bank of Florida NA, Tampa	176,398	2.1	63	
66	National Bank of Alaska, Anchorage	174,284	9.4	271	+205
67	Bank One Milwaukee NA, Wis.	170,548	13.4	65	
68	Texas Commerce Bank NA, Houston	170,064	2.7	56	
69	First Alabama Bank, Montgomery	167,840	3.9	318	+249
70	Chicago-Toyko Bank	167,135	39.7	96	+ 26
71	Mercantile Bank NA, St. Louis, Mo.	165,343	5.5	64	
72	Fidelity Bank NA, Philadelphia	164,319	2.5	91	+ 19
73	Trust Company Bank, Atlanta	162,243	4.6	79	+6
74	Valley National Bank, Phoenix, Ariz.	161,977	1.9	61	
75	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	156,128	5.5	25	
76	American Express Centrion Bank, Newark, Del.	155,604	6.4	67	
77	Sumitomo Trust & Banking Co. USA, New York	153,716	89.7	135	+ 58
78	Nationar, New York	153,192	94.0	92	+ 14
79	State Street Bank & Trust Co., Boston	152,177	3.2	139	+ 60
80	Wachovia B & T Co. NA, Winston-Salem, N.C.	148,269	1.3	71	
81	Liberty National Bank & Trust Co., Louisville, Ky.	147,454	8.1	68	
82	Seattle-First National Bank	147,318	1.7	101	+ 19
83	Colorado National Bank, Denver	146,880	14.5	109	+ 26
84	First City, Texas-Dallas	145,169	7.8	81	
85	First Florida Bank NA, Tampa	145,004	3.4	102	+ 17
86	Merchants Bank, Kansas City, Mo.	144,900	8.6	111	+ 25
87	Merchants National Bank & Trust Co., Indianapolis	142,336	6.9	97	+ 10
88	SouthTrust Bank of Alabama NA, Birmingham	142,083	6.3	99	+ 11
89	Old Kent Bank & Trust Co., Grand Rapids, Mich.	141,953	5.4	304	+215
90	Manufacturers National Bank, Detroit	139,526	2.0	88	
91	U.S. Bank of Washington NA, Seattle	139,354	3.7	163	+ 72
92	Maryland National Bank, Baltimore	137,135	2.1	90	
93	Shawmut Bank NA, Boston	132,878	2.6	98	+5
94	AmSouth Bank NA, Birmingham, Ala.	132,231	2.4	142	+ 48
95	First National Bank, Louisville, Ky.	131,981	4.6	95	
96	American National Bank & Trust Co., St. Paul, Minn.	125,298	22.7	131	+ 35
97	IBJ Schroder Bank & Trust Co., New York	124,657	8.6	93	
98	City National Bank, Beverly Hills, Calif.	122,968	3.5	141	+ 43
99	Connecticut Bank & Trust Co. NA, Hartford	122,658	1.6	105	+6
100	Riggs National Bank, Washington, D.C.	121,555	2.4	84	
101	First Interstate Bank of Denver NA	120,475	10.0	87	
102	Commerce Bank of Kansas City NA, Mo.	120,210	10.2	86	
103	Boston Safe Deposit & Trust Co.	120,038	1.1	75	
104	MBank Corpus Christi NA, Tex.	117,945	20.7	89	
105	Sun Bank NA, Orlando, Fla.	115,787	3.6	116	+ 11
106	Mitsui Manufacturers Bank, Los Angeles	109,305	9.1	74	
107	First Interstate Bank of Texas NA, Houston	107,555	1.9	76	
108	Lincoln National Bank & Trust Co., Fort Wayne, Ind.	106,149	10.4	228	+120
109	Bank South NA, Atlanta	102,662	3.6	103	
110	Frost National Bank, San Antonio, Tex.	102,348	4.8	121	+ 11
111	First National Bank, Omaha, Neb.	98,232	9.3	179	+ 68
112	Barnett Bank of South Florida NA, Miami	98,061	2.0	120	+8
113	Fifth Third Bank, Cincinnati	93,988	3.4	136	+ 23
114	Midlantic National Bank, Newark, N.J.	93,141	2.1	195	+ 81
115	Security Pacific Bank Washington, Seattle	92,701	1.6	115	
116	First American Bank NA, Washington, D.C.	92,568	5.4	160	+ 44
117	M&I Marshall & Ilsley Bank, Milwaukee, Wis.	89,748	5.5	76	
118	Dominion Bank NA, Roanoke, Va.	89,129	3.0	152	+ 34
119	National City Bank, Cleveland	86,643	1.5	146	+ 27
120	Bank IV Wichita NA, Kan.	85,164	6.8	143	+ 23
121	Republic National Bank, New York	84,158	0.6	137	+ 16
122	First Union National Bank, Charlotte, N.C.	83,711	0.9	309	+187
123	Midlantic National Bank/North, West Paterson, N.J.	82,121	2.8	151	+ 28
124	Banco Santander-Puerto Rico, Hato Rey	80,233	4.4	206	+ 82
125	Bank of Tokyo Trust Co., New York	79,899	1.4	99	
126	Marquette Bank Minneapolis NA	79,584	7.4	149	+ 23
127	Trustmark National Bank, Jackson, Miss.	78,760	3.0	181	+ 54
128	First Deposit National Bank, Tilton, N.H.	78,390	7.6	59	
129	First National Bank, Lubbock, Tex.	77,877	16.7	185	+ 56
130	South Carolina National Bank, Columbia	77,176	1.8	113	
131	Barnett Bank of Tampa NA, Fla.	73,941	5.7	157	+ 26
132	Boulevard Bank NA, Chicago	72,921	10.6		
133	[illegible] of Canton of California, San Francisco	72,666	11.0	180	+ 47
134	Bank of Oklahoma NA, Tulsa	71,393	4.9	106	
135	Texas Independent Bank, Irving, Tex.	71,317	93.4	123	
136	NCNB National Bank of North Carolina, Charlotte	71,296	0.6	124	
137	European American Bank, New York	68,328	1.5	100	
138	Comerica Bank-Detroit	68,220	0.9	177	+ 39
139	LaSalle National Bank, Chicago	67,563	6.0	107	
140	Merchants National Bank, Cedar Rapids, Iowa	67,386	10.5	126	
141	Security Pacific Bank-Arizona, Phoenix	66,849	1.9	165	+ 24
142	Chase Manhattan Bank USA NA, Wilmington, Del.	64,900	2.1		
143	First Eastern Bank NA, Wilkes-Barre, Pa.	64,701	3.4		
144	Sanwa Bank California, San Francisco	64,659	1.2	138	
145	National Bank of Commerce T&S Assn., Lincoln, Neb.	63,962	14.4	156	+ 11
146	National Bank of Washington, D.C.	63,176	3.9	247	+101
147	Exchange National Bank, Chicago	63,035	3.1	144	
148	PNC National Bank, Wilmington, Del.	62,000	16.5	222	+ 74
149	First Commercial Bank NA, Little Rock, Ark.	61,105	8.0	159	+ 10
150	Ameritrust Co. NA, Cleveland	61,032	0.9	118	
151	Central Bank of the South, Birmingham, Ala.	60,932	2.2	114	
152	Mercantile-Safe Deposit & Trust Co., Baltimore	60,375	4.7	183	+ 31
153	Security Pacific Bank Oregon, Portland	60,275	6.0	220	+ 67
154	Sun Bank/Miami NA	58,344	3.3	169	+ 15
155	Equitable Bank NA, Baltimore	57,736	1.7	129	
156	Ameritrust National Bank, Elkhart, Ind.	57,695	7.3	280	+124
157	Bank One Dayton NA, Ohio	57,621	3.1	312	+155
158	Liberty National Bank & Trust Co., Oklahoma City	57,621	5.6	154	
159	Bank of Hawaii, Honolulu	57,596	1.0	187	+ 28
160	Zions First National Bank, Salt Lake City, Utah	56,491	3.0	184	+ 24
161	FirsTier Bank NA, Lincoln, Neb.	55,813	7.0	128	
162	First National Bank, Gainesville, Ga.	55,312	9.7	231	+ 69
163	First American National Bank, Nashville, Tenn.	54,742	2.5	134	
164	National Bank of Commerce, Memphis	54,495	4.0	161	
165	First Interstate Bank of Oklahoma NA, Oklahoma City	54,207	8.3	162	
166	Hibernia National Bank, New Orleans	54,153	1.1	148	
167	Signet Bank/Maryland, Baltimore	52,871	2.1	174	+7
168	United Carolina Bank, Whiteville, N.C.	52,841	2.8	254	+ 86
169	United Jersey Bank, Hackensack, N.J.	51,592	1.5	155	
170	BayBank Boston NA	51,464	10.2	153	
171	MBank El Paso NA, Tex.	50,281	4.9	313	+142
172	United States Trust Co., Boston	50,044	5.2	270	+ 98
173	Victoria Bank & Trust Co., Tex.	49,334	11.0	186	+ 13
174	United States National Bank, Portland, Ore.	49,324	0.7	188	+ 14
175	Maryland Bank NA, Newark, Del.	48,030	3.4	150	
176	Security National Bank, Sioux City, Iowa	47,934	17.0	198	+ 22
177	First Security Nat'l Bank & Trust Co., Lexington, Ky.	47,704	4.9	166	
178	Comerica Bank-Jackson NA, Mich.	47,694	14.3	225	+ 47
179	Colonial National Bank USA, Wilmington, Del.	47,393	5.4	127	
180	INB National Bank, Northwest, Lafayette, Ind.	46,885	8.2		
181	Scotiabank de Puerto Rico, Hato Rey	46,641	9.5	147	
182	Deposit Guaranty National Bank, Jackson, Miss.	46,558	1.6	119	
183	Premier Bank, NA, Baton Rouge, La.	45,978	1.2		
184	Security Bank of Kansas City, Kan.	45,796	9.0	132	
185	Atlantic Bank, New York	45,639	5.3	145	
186	Shawmut Worcester City Bank NA, Worcester, Mass.	45,294	3.9	226	+ 40
187	First National Bank & Trust Co., Tulsa, Okla.	45,067	6.8	178	
188	Norwest Bank Nebraska NA, Omaha, Neb.	44,974	3.8	194	+6
189	Citizens & Southern Trust Co. (Georgia) NA, Atlanta	44,500	100.0		
190	Citizens & Southern Trust Co. (S.C.) NA, Columbia	44,000	100.0		
191	Independence One Bank NA, Rapid City, SD	43,987	94.2		
192	Norwest Bank Des Moines NA, Iowa	43,866	4.3	167	
193	Sovran Bank Delaware, New Castle	42,500	95.3	210	+ 17
194	Citizens & Southern Trust Co. (Florida) NA, Fort Myers	42,500	100.0		
195	Manufacturers & Traders Trust Co., Buffalo, N.Y.	42,099	1.4	245	+ 50
196	Olympic International Bank & Trust Co., Boston	42,007	20.9	205	+9
197	Imperial Bank, Los Angeles	41,803	1.9	171	
198	First City, Texas-Corpus Christi	41,687	12.5	235	+ 37
199	Old National Bank, Evansville, Ind.	41,571	6.7	236	+ 37
200	Equitable Bank of Delaware, Dover	41,400	56.8	211	+ 11

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their 'Bancall' data base. **Interbank deposits** are total deposits due to all banks. Interbank deposits are the sum of total correspondent balances plus time and savings deposits due to all banks. (‡)— Revised for bank reporting error.

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Top Banks in Interbank Deposits

Banks with Total Deposits Due All Banks of $25 Million or More (Dollar Figures in Thousands)

Rank 6/90		Dep. Due To Banks 6/29/89	% of Total Deposits	Rank 6/88	Gain in Rank
201	Dahva Bank Trust Co., New York	41,075	2.8	199	
202	Chemical Bank NA, Jericho, N.Y.	41,000	97.9	214	+ 12
203	First Los Angeles Bank	40,895	5.2	297	+ 94
204	Key Bank USA NA, Albany, N.Y.	40,813	19.2	216	+ 12
205	First Interstate Bank of Des Moines NA, Iowa	40,636	13.3	193	
206	Sunshine Bank, Pensacola, Fla.	40,183	24.2	351	+ 145
207	First Interstate Bancard Co. NA, Simi Valley, Calif.	40,104	12.6	242	+ 35
208	Citibank (Maryland) NA, Towson	40,000	10.7		
209	Chemical Bank Texas NA, Richardson	40,000	100.0		
210	American Security Bank NA, Washington, D.C.	39,906	1.0	82	
211	Bostmen's Bank of Delaware, New Castle	39,600	92.0		
212	American Investment Bank NA, Salt Lake City, Utah	39,419	30.5	278	+ 66
213	United New Mexico Bank, Albuquerque	39,050	14.7		
214	Sovran Bank/Central South, Nashville, Tenn.	38,607	1.3	164	
215	First Republic T&LA, San Francisco	38,508	11.7		
216	Associated Kellogg Bank, Green Bay, Wis.	38,350	8.5	209	
217	National Bank of Waterloo, Iowa	38,120	11.4	269	+ 52
218	First National Bank of Maryland, Baltimore	38,007	0.9	117	
219	First Security Bank of Utah NA, Ogden	37,834	1.6	252	+ 33
220	Bank of Horton, Kan.	37,357	18.7		
221	Barnett Bank of Central Florida NA, Orlando	36,954	1.9	255	+ 34
222	First National Bank, Wichita, Kan.	36,881	6.1	217	
223	Citizens National Bank, Evansville, Ind.	36,551	6.0	256	+ 33
224	Chemical Bank (Delaware), Wilmington	36,541	14.5	213	
225	Commerce Bank of Omaha NA, Neb.	36,500	100.0	230	+5
226	Citibank (Arizona), Phoenix	36,339	1.8	328	+102
227	Society National Bank, Cleveland	36,287	0.8	201	
228	First American Bank of Georgia NA, Atlanta	35,512	2.6	294	+ 66
229	Tops T&LA, Beverly Hills, Calif.	35,480	16.3		
230	Banco de Bogota Trust Co., New York	35,326	20.0	320	+ 90
231	Central Trust Co. NA, Cincinnati	34,881	1.5	286	+ 55
232	Florida National Bank of Jacksonville	34,757	0.6	275	+ 43
233	Meridian Bank, Reading, Pa.	34,707	0.6	158	
234	Union Planters National Bank, Memphis, Tenn.	34,522	1.7	251	+ 17
235	First Bank North NA, Duluth, Minn.	33,880	8.9	258	+ 23
236	Capital Bank, Miami	33,813	4.7	218	
237	Home National Bank, Milford, Mass.	33,649	7.7	248	+ 11
238	Puget Sound National Bank, Tacoma, Wash.	33,523	1.5	330	+ 92
239	Boston Trade Bank	33,367	10.6		
240	First City Texas-Beaumont NA	33,118	6.1	298	+ 58
241	Royal Bank of Pennsylvania, King of Prussia	33,095	14.3	257	+ 16
242	United Missouri USA Bank, New Castle, Del.	33,000	100.0	176	
243	First Bank Washington, Omak	32,800	46.5	260	+ 17
244	National Community Bank, Rutherford, N.J.	32,713	1.0	333	+ 89
245	First National Bank, Albuquerque, N.M.	32,546	3.3	192	
246	Magna Bank NA, Belleville, Ill.	32,486	7.4	223	
247	Third National Bank, Nashville, Tenn.	32,281	1.5	168	
248	Key Bank of Alaska, Anchorage	31,958	5.8	239	
249	MBank Waco NA, Tex.	31,842	7.4	246	
250	FirsTier Bank NA, Omaha, Neb.	31,561	2.9	200	
251	Worthen Bank & Trust Co. NA, Little Rock, Ark.	31,444	6.3	207	
252	Independent Bankers' Bank of Florida, Orlando	31,015	72.8	281	+ 29
253	Commercial National Bank, Kansas City, Kan.	30,756	12.6	273	+ 20
254	Commercial National Bank, Shreveport, La.	30,557	3.5	240	
255	Davenport Bank & Trust Co., Iowa	30,389	3.3	182	
256	Indian Head National Bank, Nashua, N.H.	30,070	3.9	238	
257	Texas Commerce Bank-Sugarland NA	30,035	36.6		
258	Metro North State Bank, Kansas City, Mo.	29,631	5.4	112	
259	South Shore Bank, Quincy, Mass.	29,619	3.2		
260	Texas Commerce Bank-Conroe NA	29,501	25.7		
261	Bankers' Bank of Wisconsin, Madison	29,255	98.2	289	+ 28
262	Bank IV Topeka NA, Topeka, Kan.	29,033	9.0	208	
263	Bank of Boston Connecticut, Waterbury	28,765	1.2	283	+ 20
264	First Interstate Bank of Oregon NA, Portland	28,383	0.6	203	
265	First Interstate Bank of Arizona NA, Phoenix	28,040	0.5	233	
266	Extebank, Stony Brook, N.Y.	27,952	4.6		
267	NBD Grand Rapids NA, Mich.	27,832	2.8		
268	Michigan National Bank, Farmington Hills	27,672	0.4		
269	Chester Bank, Conn.	27,402	20.2	290	+ 21
270	First Union National Bank of Florida, Jacksonville	27,235	0.4	196	
271	Massachusetts Co., Inc., Boston	26,906	2.8		
272	NBD Evanston Bank NA, Ill.	26,716	6.1		
273	Whitney National Bank, New Orleans	26,358	1.3	259	
274	Independent State Bank of Minnesota, Minneapolis	26,231	91.0	261	
275	Berlin City Bank, N.H.	25,902	15.6	323	+ 48
276	Bankers Trust (Delaware), Wilmington	25,879	3.6		
277	United Missouri Bank of St. Louis NA	25,876	7.5	276	
278	First National Bankers' Bank, Baton Rouge, La.	25,831	99.9	343	+ 65
279	American National B & T Co., Chattanooga, Tenn.	25,406	2.7	348	+ 69
280	Israel Discount Bank of New York	25,369	0.6	347	+ 67
281	Fort Wayne National Bank, Ind.	25,302	2.9	342	+ 61
282	Columbia National Bank, Santa Monica, Calif.	25,136	24.2	319	+ 37

Data Source: American Banker questionnaire. Data for all FDIC-insured banks were checked against the Federal Regulatory Report of Condition. For non-reporting banks, data were provided by **ADP Data Services Division, New York,** from their "Bancall" data base. **Interbank deposits** are total deposits due to all banks. Interbank deposits are the sum of total correspondent balances plus time and savings deposits due to all banks. **(‡)**— Revised for bank reporting error.

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Correspondent Bank Survey Sources and Definitions

The data for the *American Banker* survey of correspondent banking are taken from a questionnaire on information from the Federal Regulatory Reports of Condition, or "call reports," of June 30.

Specifically, the data requested were from schedule RC-E, Part 1, of the call report. This schedule asks for a breakdown of deposits for a bank and its domestic subsidiaries. In addition, banks with Edge banking subsidiaries were asked to report selected deposit data for their domestic Edge banking offices from Federal Reserve form FR2886b. That form is the Edge bank call report.

Total correspondent balances are the sum of domestic correspondent balances and foreign correspondent balances.

Domestic correspondent balances are the sum of domestically booked demand deposits due to other depository institutions in the United States, and domestically booked demand deposits due to other U.S. commercial banks in the United States.

Demand deposits due to other depository institutions are also called thrift correspondent balances. Thrift institutions are mutual and stock savings banks, building or savings and loan associations, homestead associations, cooperative banks, and credit unions.

Foreign correspondent balances are the sum of domestically booked demand deposits due other banks in foreign countries, domestically booked demand deposits due foreign government and official institutions, and clearing balances in the bank's domestic Edge bank subsidiaries.

Clearing balances are the sum of an Edge bank's transaction accounts due foreign government and official institutions, transaction accounts due commercial banks in the United States, and transaction accounts due banks in foreign countries.

Edge banks are international banking and financial vehicles through which U.S. banking organizations can offer international services and through which they may compete with similar foreign-owned institutions in the United States and abroad.

An Edge bank is limited by statute to engage only in activities in the United States that are "incidental" to international and foreign business.

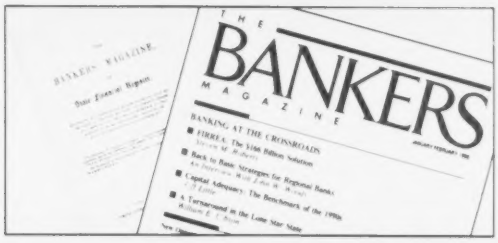
Many of the major correspondent banks that are headquartered outside New York use their Edge bank subsidiaries to provide correspondent services to their foreign respondent banks.

For banks failing to respond to the survey, call report data, provided by ADP Data Services Division New York, and Edge bank data provided by the Federal Reserve Board, were used.

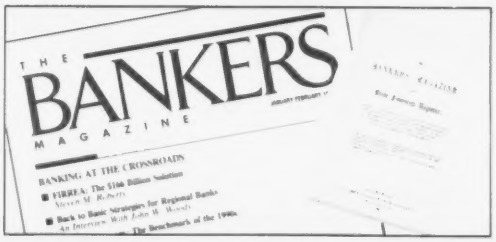
Although fees are becoming increasingly important in the correspondent banking sector, the demand deposit figures still provide a gauge for measuring the scale of each bank's correspondent business. But, these balances are one-day figures that are subject to sizable daily volatility, and they can shift radically from quarter to quarter.

L. Michael Cacace

ARE YOU THE NEXT CEO?



WOULD YOU KNOW WHAT TO DO IF YOU WERE?



BANKERS MAGAZINE

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Municipal Bond Holdings of the 100 Largest Banks

Book value of holdings for June 30, 1989, and Dec. 31, 1988, 1987, and 1986, and percentage changes (dollar amounts in thousands)

Asset Rank 6/89		Holdings 6/30/89	Holdings 12/31/88	Holdings 12/31/87	Holdings 12/31/86	Pct. Chg. 88-89	Pct. Chg. 87-88	Pct. Chg. 86-87
1	**Citibank NA,** New York	$1,381,000	$1,583,000	$1,791,000	$1,951,000	-12.8%	-11.6%	-8.2%
2	**Bank of America NT&SA,** San Francisco	204,000	211,000	284,000	339,000	-3.3	-25.7	-16.2
3	**Chase Manhattan Bank NA,** New York	1,375,607	1,565,292	1,744,211	1,970,916	-12.1	-10.3	-11.5
4	**Morgan Guaranty Trust Co.,** New York	3,591,971	3,719,634	4,001,609	4,350,264	-3.4	-7.0	-8.0
5	**Bankers Trust Co.,** New York	1,306,397	1,412,407	1,490,252	1,397,782	-7.5	-5.2	6.6
6	**Manufacturers Hanover Trust Co.,** New York	637,000	709,000	1,098,000	1,659,000	-10.2	-35.4	-33.8
7	**Security Pacific National Bank,** Los Angeles	221,723	234,198	261,027	294,654	-5.3	-10.3	-11.4
8	**Chemical Bank,** New York	1,719,000	1,667,000	1,803,000	1,669,000	3.1	4.0	-4.0
9	**Wells Fargo Bank NA,** San Francisco	70,792	73,553	94,607	121,916	-3.8	-22.3	-22.4
10	**First National Bank,** Chicago	424,929	440,363	477,920	504,092	-3.5	-7.9	-5.2
11	**Continental Bank NA,** Chicago	63,534	64,176	65,271	65,691	-1.0	-1.7	-0.6
12	**NCNB Texas National Bank,** Dallas	47,402	52,373	n.a.	n.a.	-9.5	n.a.	n.a.
13	**First National Bank,** Boston	221,235	227,454	216,535	277,824	-2.7	5.0	-22.1
14	**Bank of New York**	927,673	1,235,846	1,197,444	1,191,402	-24.9	3.2	0.5
15	**Mellon Bank,** Pittsburgh	350,629	361,498	825,506	1,064,674	-3.0	-56.2	-22.5
16	**Irving Trust Co.,** New York **(a)**	234,429	242,909	266,918	316,653	-3.5	-9.0	-15.7
17	**Republic National Bank,** New York	469,846	465,139	469,898	474,293	1.0	-1.0	-0.9
18	**Marine Midland Bank NA,** Buffalo	323,753	342,175	595,332	706,670	-5.4	-42.5	-15.8
19	**First Interstate Bank of California,** Los Angeles	326,684	338,107	417,562	496,912	-3.7	-19.0	-16.0
20	**NCNB National Bank of North Carolina,** Charlotte	223,433	233,750	218,503	373,973	-4.4	7.0	-41.6
21	**First Union National Bank of North Carolina,** Charlotte	972,714	974,864	973,129	1,003,120	-0.2	0.2	-3.0
22	**National Bank of Detroit**	932,811	918,525	931,059	933,094	1.6	-1.3	-0.2
23	**Pittsburgh National Bank**	326,255	321,822	323,219	746,214	1.4	-0.4	-56.7
24	**Union Bank,** San Francisco	305,118	319,710	389,491	452,963	-4.6	-17.9	-14.0
25	**Bank of New England NA,** Boston	273,121	235,631	119,274	175,696	15.9	97.6	-32.1
26	**Wachovia Bank & Trust Co. NA,** Winston-Salem, N.C.	527,285	541,573	564,426	615,813	-2.6	-4.0	-8.3
27	**Southeast Bank,** Miami	775,950	797,583	979,040	1,107,920	-2.7	-18.5	-11.6
28	**National Westminster Bank USA,** New York	351,050	372,557	444,005	509,796	-5.8	-16.1	-12.9
29	**First Bank NA,** Minneapolis	528,186	536,100	791,678	801,215	-1.5	-32.3	-1.2
30	**Boston Safe Deposit & Trust Co.**	232,230	1,266,531	971,094	876,555	-81.7	30.4	10.8
31	**Sovran Bank NA,** Richmond	450,889	474,304	563,646	762,255	-4.9	-15.9	-26.1
32	**Bank One, Texas, NA,** Dallas	218,268	280,553	527,139	657,808	-22.2	-46.8	-19.9
33	**Citizens & Southern National Bank,** Atlanta	543,271	553,071	632,803	591,392	-1.8	-12.6	7.0
34	**Connecticut National Bank,** Hartford	466,374	495,603	604,093	749,143	-5.9	-18.0	-19.4
35	**Citibank (South Dakota) NA,** Sioux Falls	0	0	0	0	n.m.	n.m.	n.m.
36	**First Fidelity Bank NA,** Newark, N.J.	496,182	523,462	630,861	777,375	-5.2	-17.0	-18.8
37	**Texas Commerce Bank NA,** Houston	455,267	479,134	516,248	570,110	-5.0	-7.2	-9.4
38	**NCNB National Bank of Florida,** Tampa	548,481	568,737	668,222	693,554	-3.6	-14.9	-3.7
39	**Seattle-First National Bank,** Wash.	25,629	25,525	27,785	34,108	0.4	-8.1	-18.5
40	**Connecticut Bank & Trust Co. NA,** Hartford	454,113	419,323	547,482	1,103,142	8.3	-23.4	-50.4
41	**Philadelphia National Bank**	223,061	219,919	268,802	393,180	1.4	-18.2	-31.6
42	**Crestar Bank,** Richmond	196,025	312,131	346,712	404,575	-37.2	-10.0	-14.3
43	**Harris Trust & Savings Bank,** Chicago	302,195	305,817	332,778	411,884	-1.2	-8.1	-19.2
44	**Valley National Bank of Arizona,** Phoenix	506,573	506,194	592,022	728,323	0.1	-14.5	-18.7
45	**Michigan National Bank,** Farmington Hills	131,643	157,658	183,116	584,458	-16.5	-13.9	-68.7
46	**Maryland National Bank,** Baltimore	171,963	199,921	384,588	467,177	-14.0	-48.0	-17.7
47	**Fidelity Bank NA,** Philadelphia	345,807	366,963	361,662	372,913	-5.8	1.5	-3.0
48	**United States National Bank,** Portland, Ore.	458,666	499,383	546,058	585,332	-8.2	-8.5	-6.7
49	**Comerica Bank-Detroit**	442,897	471,892	530,411	540,624	-6.1	-11.0	-1.9
50	**Shawmut Bank NA,** Boston	413,508	405,932	468,989	611,673	1.9	-13.4	-23.3
51	**First Union National Bank of Florida,** Jacksonville	584,921	622,590	660,070	691,633	-6.1	-5.7	-4.6
52	**Northern Trust Co.,** Chicago	339,238	311,001	308,838	326,788	9.1	0.7	-5.5
53	**Manufacturers National Bank,** Detroit	312,817	317,059	321,466	330,004	-1.3	-1.4	-2.6
54	**Norwest Bank Minnesota NA,** Minneapolis	163,593	184,583	192,610	187,866	-11.4	-4.2	2.5
55	**Huntington National Bank,** Columbus, Ohio	310,897	317,555	327,543	357,663	-2.1	-3.0	-8.4
56	**Ameritrust Co.,** Cleveland	401,530	421,606	475,405	516,132	-4.8	-11.3	-7.9
57	**State Street Bank & Trust Co.,** Boston	226,568	238,289	238,154	287,354	-4.9	0.1	-17.1
58	**American Express Centurion Bank,** Newark, Del.	0	0	0	0	n.m.	n.m.	n.m.
59	**First National Bank, Atlanta**	261,247	271,137	277,863	296,848	-3.6	-2.4	-6.4
60	**Meridian Bank,** Reading, Pa.	511,167	567,838	469,212	522,515	-10.0	21.0	-10.2
61	**Bank of Tokyo Trust Co.,** New York	155,139	156,827	163,836	169,931	-1.1	-4.3	-3.6
62	**Signet Bank/Virginia,** Richmond	327,707	352,000	416,594	524,269	-6.9	-15.5	-20.5
63	**Boatmen's National Bank, St. Louis**	347,016	339,770	311,722	286,285	2.1	9.0	8.9
64	**National City Bank,** Cleveland	504,013	519,098	651,780	682,067	-2.9	-20.4	-4.4
65	**Provident National Bank,** Philadelphia	103,690	111,706	123,396	136,269	-7.2	-9.5	-9.4
66	**Florida National Bank,** Jacksonville	245,401	286,783	327,327	356,847	-14.4	-12.4	-8.3
67	**Security Pacific Bank Washington NA,** Seattle	134,518	141,999	154,507	162,804	-5.3	-8.1	-5.1
68	**Fleet National Bank,** Providence, R.I.	351,978	421,725	572,629	741,081	-16.5	-26.4	-22.7
69	**AmSouth Bank NA,** Birmingham, Ala.	436,774	434,889	394,785	359,870	0.4	10.2	9.7
70	**Bank of California NA,** San Francisco	179,417	183,087	190,698	198,311	-2.0	-4.0	-3.8
71	**Chase Manhattan Bank (USA) NA,** Wilmington, Del.	0	0	0	0	n.m.	n.m.	n.m.
72	**First Interstate Bank of Arizona NA,** Phoenix	462,066	474,629	485,584	439,259	-2.6	-2.3	10.5
73	**First City National Bank,** Houston	64,113	43,427	24,204	256,171	47.6	79.4	-90.6
74	**Bank of Hawaii,** Honolulu	146,218	157,839	212,126	258,039	-7.4	-25.6	-17.8
75	**Semwa Bank California,** San Francisco	19,503	22,305	27,453	33,722	-12.6	-18.8	-18.6
76	**First Pennsylvania Bank NA,** Philadelphia	10,709	11,037	12,359	14,046	-3.0	-10.7	-12.0
77	**First Interstate Bank of Texas NA,** Houston	10,887	13,077	12,450	307,089	-16.7	5.0	-95.9
78	**Midlantic National Bank,** Newark	140,036	119,299	143,425	135,363	17.4	-16.8	6.0
79	**Chase Lincoln First Bank NA,** Rochester, N.Y.	15,035	9,866	70,752	70,784	52.4	-86.1	-0.0
80	**Citibank (Nevada) NA,** Las Vegas	0	0	0	0	n.m.	n.m.	n.m.
81	**Citizens & Southern National Bank,** Fort Lauderdale, Fla.	315,087	307,926	432,684	504,897	-6.8	-21.9	-14.3
82	**First Interstate Bank of Oregon NA,** Portland	293,126	323,170	519,614	710,673	-9.3	-37.8	-26.9
83	**Hibernia National Bank,** New Orleans	146,355	150,117	133,137	134,687	-2.5	12.8	-1.2
84	**First Tennessee Bank NA,** Memphis	195,660	224,839	259,500	286,927	-13.0	-13.4	-9.6
85	**Society National Bank,** Cleveland	179,768	192,409	243,822	318,224	-6.6	-21.1	-23.4
86	**First National Bank of Maryland,** Baltimore	227,923	234,961	234,823	271,034	-3.0	0.1	-13.4
87	**Riggs National Bank,** Washington, D.C.	48,825	63,963	378,931	448,504	-23.7	-83.1	-15.5
88	**Banco Popular de Puerto Rico,** San Juan	139,303	150,059	138,523	174,898	-7.2	8.3	-20.8
89	**Barnett Bank of South Florida NA,** Miami	227,421	234,346	252,540	289,486	-3.0	-7.2	-12.8
90	**Trust Company Bank,** Atlanta	201,262	213,217	317,285	301,336	-5.6	-32.8	5.3
91	**South Carolina National Bank,** Charleston	196,497	197,459	192,760	204,460	-0.5	2.4	-5.7
92	**European American Bank,** New York	21,211	24,164	33,163	23,057	-12.2	-27.1	43.8
93	**Security Pacific Bank of Arizona,** Phoenix	141,266	142,023	131,912	187,321	-0.5	7.7	-29.6
94	**Citibank (New York State),** Perinton	8,246	1,752	1,777	1,815	370.7	-1.4	-2.1
95	**American Security Bank NA,** Washington, D.C.	153,328	148,184	148,958	177,040	3.5	-0.5	-15.9
96	**Citizens Fidelity Bank & Trust Co.,** Louisville, Ky.	196,985	198,560	172,542	177,442	-1.3	15.0	-2.7
97	**First Florida Bank NA,** Tampa	459,853	474,727	516,042	651,142	-3.1	-8.0	-20.7
98	**Greenwood Trust Co.,** Newcastle, Del.	0	0	0	0	n.m.	n.m.	n.m.
99	**National Westminster Bank NJ,** Jersey City	103,290	110,636	176,077	198,383	-6.6	-37.2	-11.2
100	**BancOhio National Bank,** Columbus, Ohio	165,234	166,219	94,358	95,595	-0.6	76.2	-1.3

Reprinted from **The Bond Buyer**, November 27, 1989, page 20. **Data Source:** Data were provided by **ADP Data Services Division, New York**, from their data base of Federal Regulatory Report of Condition. **Description of the Table**: The book value of the municipal bond holdings of the 100 largest banks in the U.S. as measured by their total assets on June 30, 1986. **Holdings:** For the consolidated bank, the book value of all securities held by the bank and issued by states and political subdivisions. Included are taxable securities and tax-exempt securities (Schedule RC-B—Securities, items 3.a. and 3.b., Column A, respectively).

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Top 100 Bank Holding Companies

In Order of Total Assets on June 30, 1989, Compared with June 30, 1988 (Dollar Amounts in Millions)

Asset Rank 6/89		Total Assets 6/30/89	Total Assets 6/30/88	Rank 6/88	Gain in Rank	Total Deposits 6/30/89	Total Deposits 6/30/88	Domestic Banks Controlled 6/30/89	Domestic Bank Branches 6/30/89	Primary Capital 6/30/89	Total Capital 6/30/89	Ratio of Prim. Cap./ Tot. Assets 6/30/89	Net Income First Half 1989
1	Citicorp, New York	215,351.0	205,193.0	1		128,416.0	120,463.0	7	395[1]	17,703.0	24,909.0	8.22	924.0
2	Chase Manhattan Corp., New York	104,149.5	96,296.2	2		68,600.4	66,197.8	7	332[1]	8,621.0	11,392.0	8.28	268.6
3	J.P. Morgan & Co., Inc., New York	99,973.0	81,467.0	4	+1	45,878.0	46,133.0	2	4	8,020.0	10,312.0	8.02	385.9
4	BankAmerica Corp., San Francisco	98,290.0	94,253.0	3		78,114.0	75,136.0	2	1,019[1]	9,400.0	10,700.0[2]	9.56	579.0
5	Security Pacific Corp., Los Angeles	85,127.0	75,632.0	6	+1	48,950.0	46,633.0	11	957	5,802.0	7,534.0	6.82	363.8
6	Chemical Banking Corp., New York	75,897.0	75,803.0	5		51,064.0	52,784.0	4	298[1]	6,777.0	8,306.0	8.93	246.5
7	Manufacturers Hanover Corp., New York	71,907.0	69,973.3	7		42,742.0	43,317.0	2	214	6,144.0	9,268.0	8.54	209.0
8	Bankers Trust New York Corp.	62,190.1	55,521.0	9	+1	29,726.6	29,035.7	2	5	5,330.0	6,370.0	8.57	338.9
9	First Interstate Bancorp., Los Angeles	58,361.1	58,123.6	8		43,970.8	43,667.3	27	1,035	4,119.0	5,229.0	7.06	235.3
10	Bank of New York Co., Inc.	49,593.2	23,622.4	31	+21	34,770.2	17,715.0	7	250	4,434.3	4,908.0	8.94	215.4
11	First Chicago Corp.	48,207.0	44,425.9	11		33,802.0	32,421.3	19	25	4,161.0	5,064.0	8.63	259.1
12	Wells Fargo & Co., San Francisco	47,825.3	45,100.0	10		33,638.1	33,100.0	1	449	3,879.2	5,789.0	8.11	288.9
13	PNC Financial Corp, Pittsburgh	41,694.0	36,642.7	12		28,223.4	24,320.0	10	510	3,376.4	3,699.2	8.10	249.1
14	Bank of Boston Corp.	36,697.0	33,966.7	13		24,017.4	21,164.5	5	259	3,108.2	3,938.7	8.47	186.9
15	NCNB Corp., Charlotte, N.C.	32,898.0[3]	28,609.6	18	+3	22,049.8	19,659.0	6	693[4]	2,416.8	3,065.8	7.35	167.3
16	Bank of New England Corp., Boston	31,981.4	30,033.2	17	+1	24,280.2	22,528.9	9	453	2,263.8	2,484.4	7.08	78.8
17	Continental Bank Corp., Chicago	31,776.0	32,392.0	14		17,504.5	18,148.0	1	0	2,550.5	3,188.0	8.03	139.7
18	Mellon Bank Corp., Pittsburgh	31,535.0	31,234.0	15		22,105.0	21,171.0	7	339	2,660.0	3,041.0	8.44	112.0
19	First Union Corp., Charlotte, N.C.	30,379.9	28,374.5	19		20,324.0	18,694.4	5	675	2,450.3	3,100.6	8.07	145.9
20	SunTrust Banks, Inc., Atlanta	29,405.0	27,544.8	20		23,953.5	22,277.2	53	626	2,327.2	2,775.1	7.94	169.9
21	Fleet/Norstar Financial Group, Inc., Providence, R.I.	29,223.4	25,127.8	25	+4	20,446.6	17,866.6	8	606	2,657.8	3,206.4	9.09	182.6
22	First Fidelity Bancorporation, Newark, N.J.	28,687.3	30,091.5	16		21,171.8	21,671.6	8	500	2,136.2	2,444.0	7.45	123.0
23	Shawmut National Corp., Hartford, Conn.	27,934.2	27,188.4	21		17,838.6	18,345.8	11	415	2,176.5	2,695.9	7.79	131.5
24	Barnett Banks, Inc., Jacksonville, Fla.	27,269.5	24,168.1	28	+4	23,577.8	20,844.2	35	553	2,176.4	2,190.5	7.98	126.7
25	Marine Midland Banks, Inc., Buffalo, N.Y.	26,725.1	26,914.8	22		17,400.7	17,590.5	2	317	2,565.7	3,038.3	9.60	81.6
26	Banc One Corp., Columbus, Ohio	26,667.7	23,730.4	30	+4	19,912.6	19,004.7	53	567	2,398.4	2,746.1	8.99	178.5
27	Republic New York Corp.	25,716.2	24,168.3	27		16,206.7	16,256.7	2	42	1,787.1	2,728.4	6.95	85.5
28	NBD Bancorp., Inc., Detroit	24,637.2	23,802.2	29	+1	19,971.2	18,926.7	32	359	1,921.2	2,103.5	7.80	129.5
29	Sovran Financial Corp., Norfolk, Va.[5]	23,921.8	21,714.9	32	+3	18,118.3	17,388.4	14	487	1,873.0	2,061.6	7.83	127.4
30	Norwest Corp., Minneapolis	23,117.4	21,019.0	33	+3	14,291.1	13,363.8	37	213[1]	1,761.9	2,856.9	7.62	115.8
31	First Wachovia Corp., Winston-Salem, N.C.	22,981.2	20,310.6	35	+4	17,226.6	15,020.0	3	350	1,838.4	1,968.5	8.00	135.2
32	Citizens & Southern Corp., Atlanta[6]	22,822.8	20,770.9	34	+2	16,860.3	15,501.7	3	486	1,743.6	2,063.6	7.64	116.3
33	First Bank System, Inc., Minneapolis	22,355.2	25,925.4	24		15,968.9	15,161.9	44	138	1,835.7	2,203.7	7.86	103.3
34	National City Corp., Cleveland	21,609.4	14,731.5	41	+7	16,770.7	11,419.5	17	422	1,680.8	1,930.4	7.78	128.3
35	Midlantic Corp., Edison, N.J.	20,843.7	18,970.2	37	+2	15,820.5	14,780.7	9	404	1,801.8	1,950.5	8.64	121.1
36	National Westminster Bancorp, Inc., New York	19,703.1	18,238.3	38	+2	15,985.2	14,764.7	2	245	1,989.2	2,016.3	10.10	69.7
37	MNC Financial, Inc., Baltimore	18,650.7	17,106.9	39	+2	12,252.0	11,075.4	3	179	1,583.6	1,617.8	8.49	98.0
38	CoreStates Financial Corp., Philadelphia	16,410.1	15,403.1	40	+2	10,997.6	10,595.1	4	199	1,512.8	1,928.6	9.22	97.8
39	Southeast Banking Corp., Miami	16,274.2	13,174.5	43	+4	11,952.2	9,960.4	4	194	1,145.8	1,350.3	7.04	65.4
40	U.S. Bancorp., Portland, Ore.	15,200.0	14,067.3	42	+2	10,800.0	9,541.6	8	340	1,200.0	1,400.0	7.89	73.6
41	KeyCorp, Albany, N.Y.	14,925.4	12,445.8	44	+3	11,748.1	9,862.1	32	558[1]	1,203.8	1,272.5	8.07	64.4
42	Boatmen's Bancshares, Inc., St. Louis, Mo.	14,887.0	9,591.8	54	+12	10,862.6	7,070.8	34	209	1,240.1	1,440.2	8.33	64.0
43	First City Bancorporation of Texas, Inc., Houston	12,912.0	11,296.0	47	+4	10,301.6	9,143.7	21	42	859.7	895.1	6.66	54.3
44	Harris Bankcorp, Inc., Chicago	12,104.3	11,369.6	45	+1	8,538.3	8,388.1	12	23	897.8	1,024.3	7.42	45.2
45	Signet Banking Corp., Richmond	11,762.9	11,346.4	46	+1	7,487.7	7,594.2	3	242	825.4	1,056.6	7.02	62.8
46	Comerica, Inc., Detroit	11,524.2	10,261.0	51	+5	9,312.8	8,498.1	12	206	920.1	1,072.4	7.98	57.7
47	Michigan National Corp., Farmington Hills	11,472.9	8,716.1	62	+15	9,039.4	6,856.5	2	2	801.9	864.4	6.99	46.5
48	UJB Financial Corp., Princeton, N.J.	11,389.0	10,541.2	49	+1	8,930.8	8,505.2	10	250	959.3	1,023.6	8.42	52.7
49	First American Bankshares, Inc., Washington, D.C.	11,090.3	10,200.9	53	+4	8,451.6	8,027.3	8	281	843.0	897.4	7.60	30.3
50	Northern Trust Corp., Chicago	10,979.3	8,865.2	59	+9	6,671.6	5,899.8	10	0	708.0	949.3	6.45	54.3
51	Crestar Financial Corp., Richmond	10,962.9	10,216.4	52	+1	8,378.3	7,939.5	4	258	929.3	953.1	8.48	49.8
52	Valley National Corp., Phoenix, Ariz.	10,891.3	11,085.9	48		9,267.4	9,592.7	4	274	804.1	967.4	7.38	(64.2)
53	Ameritrust Corp., Cleveland	10,722.4	10,483.5	50		8,315.3	7,806.2	14	223	850.2	1,072.5	7.93	58.2
54	Manufacturers National Corp., Detroit	10,372.2	8,960.1	58	+4	8,170.3	7,226.0	13	138	746.2	802.1	7.19	51.7
55	Huntington Bancshares, Inc., Columbus, Ohio	10,350.6	8,799.8	60	+5	7,566.8	6,802.9	9	221	684.1	820.9	6.61	47.2
56	BayBanks, Inc., Boston	10,057.8	8,668.2	63	+7	8,356.3	7,371.4	9	226	650.2	701.6	6.46	39.7
57	First of America Bank Corp., Kalamazoo, Mich.	10,003.9	9,012.8	57		8,842.3	7,985.1	40	372[1]	838.6	923.0	8.38	54.0
58	Society Corp., Cleveland	9,974.7	9,411.3	55		7,846.4	7,507.5	4	211	814.9	990.6	8.17	56.1
59	Meridian Bancorp., Inc., Reading, Pa.	9,906.0	8,732.0	61	+2	7,310.0	6,889.3	3	185	852.0	866.0	8.60	45.8
60	Dominion Bankshares Corp., Roanoke, Va.	9,453.2	8,630.9	64	+4	7,185.0	6,683.7	10	283	767.4	799.4	8.12	46.6
61	State Street Boston Corp.	8,186.9	7,810.7	67	+6	4,700.8	4,696.7	1	6	600.9	614.2	7.34	49.0
62	Old Kent Financial Corp., Grands Rapids, Mich.	8,162.6	6,817.7	69	+7	6,777.9	5,674.1	25	195	624.9	712.6	7.66	41.5
63	AmSouth Bancorporation, Birmingham, Ala.	8,142.2	7,906.7	65	+2	6,389.8	6,103.5	4	174	738.3	743.2	9.07	42.0
64	Firstar Corp., Milwaukee	7,772.7	7,212.5	68	+4	6,279.7	5,840.4	38	122	644.5	807.5	8.29	42.4
65	Florida National Banks of Florida, Inc., Jacksonville	7,541.5	7,857.5	66	+1	5,931.6	5,738.1	2	185	654.3	654.3	8.68	(43.4)
66	SouthTrust Corp., Birmingham, Ala.	7,126.0	6,261.0	74	+8	5,676.5	4,959.2	40	205	584.5	676.1	8.20	35.2
67	Bancorp Hawaii, Inc., Honolulu	7,104.0	5,969.0	78	+11	5,972.8	5,033.0	2	67	516.1	527.5	7.27	37.7
68	BanCal Tri-State Corp., San Francisco	6,994.9	4,860.2	94	+26	4,617.1	2,830.6	1	50	578.3	894.3	8.27	26.3
69	First American Corp., Nashville, Tenn.	6,927.0	6,736.7	70	+1	5,571.1	5,264.8	10	150	548.2	563.3	7.91	18.6
70	Marshall & Ilsley Corp., Milwaukee, Wis.	6,836.3	6,270.0	73	+3	5,092.4	4,935.5	45	129	634.1	700.7	9.28	40.2
71	First Maryland Bancorp., Baltimore	6,700.5	6,108.6	75	+4	4,610.4	4,269.5	2	143	612.4	746.0	9.14	30.8
72	Riggs National Corp., Washington, D.C.	6,666.6	6,425.6	71		5,337.7	4,993.2	4	51	475.7	675.8	7.14	21.2
73	Mercantile Bancorporation Inc., St. Louis, Mo.	6,627.2	6,376.4	72		5,211.3	5,190.9	27	109	522.2	613.4	7.88	16.2
74	First Pennsylvania Corp., Philadelphia	6,622.2	6,029.9	76	+2	4,753.4	4,338.8	3	87	577.1	642.1	8.71	37.6
75	Integra Financial Corp., Pittsburgh	6,548.0				5,656.6		7	213	606.1	648.3	9.26	34.7
76	First Tennessee National Corp., Memphis	6,363.0	5,817.7	79	+3	4,921.3	4,408.0	3	155	517.1	570.3	8.13	2.0
77	Hibernia Corp., New Orleans, La.	6,184.0	5,253.2	85	+8	5,084.0	4,390.6	1	97	431.1	442.4	6.97	30.6
78	First Empire State Corp., Buffalo, N.Y.	5,977.3	5,362.7	83	+5	4,806.8	4,577.4	3	87	458.1	467.2	7.66	25.3
79	European American Bancorp, New York	5,975.0	6,010.5	77		4,673.1	4,171.6	1	89	448.3	723.3	7.50	(0.2)
80	INB Financial Corp., Indianapolis	5,870.2	5,182.4	86	+6	4,347.0	3,934.7	3	94	466.3	516.4	7.94	28.1
81	South Carolina National Corp., Columbia	5,828.0	5,403.6	82	+1	4,290.0	3,680.8	1	157	463.3	510.5	7.95	30.4
82	Trusticorp., Inc., Toledo, Ohio	5,776.1	5,724.9	80		4,742.3	4,315.1	14	194	395.1	471.8	6.84	(81.5)
83	United Banks of Colorado, Inc., Denver	5,682.2	5,536.6	81		4,502.0	4,374.0	40	0	498.4	538.4	8.77	8.5
84	Star Banc Corp., Cincinnati	5,674.0	4,933.3	92	+8	4,726.2	4,064.1	15	156	503.1	518.1	8.87	29.5
85	Fifth Third Bancorp, Cincinnati	5,487.0	4,479.8	98	+13	4,343.4	3,567.7	11	152	608.9	608.9	11.10	46.4
86	First Security Corp., Salt Lake City, Utah	5,323.5	5,021.7	89	+3	3,940.7	3,821.6	3	163	458.6	597.1	8.61	20.2
87	Commerce Bancshares, Inc., Kansas City, Mo.	5,307.8	4,958.6	90	+3	4,533.3	4,226.7	15	104	460.4	461.2	8.67	30.0
88	Equitable Bancorporation, Baltimore	5,283.5	5,306.6	84		3,493.7	3,492.3	2	100	381.9	431.9	7.23	25.7
89	First Alabama Bancshares, Inc., Montgomery	5,248.8	4,670.4	96	+7	4,375.6	3,984.5	2	143	510.2	521.3	9.72	31.1
90	First Florida Banks, Inc., Tampa	5,243.4	4,904.9	93	+3	4,267.7	4,033.1	2	148	449.6	451.6	8.57	25.6
91	Merchants National Corp., Indianapolis	5,180.5	4,758.7	95	+4	3,705.9	3,294.6	16	127	408.1	411.7	7.88	25.1
92	Bank South Corp., Atlanta	4,883.9	4,339.1	100	+8	3,715.2	3,157.4	4	135	401.3	412.0	8.22	21.2
93	First Virginia Banks, Inc., Falls Church	4,850.9	4,612.1	97	+4	4,247.5	4,077.5	22	298	474.7	500.4	9.79	33.2
94	Central Fidelity Banks Inc., Richmond	4,789.1	4,478.2	99	+5	3,890.4	3,534.7	2	177	393.5	415.5	8.22	26.5
95	BB&T Financial Corp., Wilson, N.C.	4,734.4	4,179.3	102	+7	3,671.0	3,216.8	2	187	351.1	415.8	7.42	21.7
96	First Hawaiian, Inc., Honolulu	4,490.9	3,966.9	104	+8	4,013.6	3,541.9	1	46	292.9	352.9	6.52	28.0
97	Central Bancshares of the South, Inc., Birmingham, Ala.	4,463.2	3,936.9	105	+8	3,045.2	2,627.0	3	82	326.9	329.7	7.32	21.4
98	First Commerce Corp., New Orleans, La.	4,266.3	3,746.7	108	+10	3,412.7	3,025.2	5	72	275.4	369.7	6.46	13.6
99	City National Corp., Beverly Hills, Calif.	4,238.8	3,606.3	109	+10	3,531.7	2,873.1	1	22	289.4	289.4	6.83	30.0
100	Premier Bancorp, Inc., Baton Rouge, La.	4,228.6	4,180.6	101	+1	3,757.8	3,586.4	1	100	286.2	337.2	6.77	(106.7)

Data Source: American Banker survey questionnaire. The 1988 data are as reported last year, unless otherwise noted. **Primary capital** is equity capital, the allowance for loan and lease losses, mandatory convertible debt, and the minority interest in equity accounts of consolidated subsidiaries. **Total capital** is primary capital plus secondary capital. **Secondary capital** is limited life preferred stock, subordinated notes and debentures not included in primary capital, and long-term debt of the parent company and its nonbank subsidiaries with an original maturity of seven years or more. **Primary capital ratio** is primary capital on 6/30/89 divided by total assets on 6/30/89, expressed as a percentage. **Note:** The American Banker ratio is not calculated in the same manner as the Federal Reserve Board ratio. The American Banker does not add the allowance for possible loan and lease losses to total assets, as the Fed does. For that reason, the American Banker ratio is from 5- to-15 basis points higher than the Fed ratio. **Net income** is income after taxes, loan loss provisions and minority interest, but before preferred dividends and extraordinary items. Income from discontinued operations is excluded. ( )— indicates a loss. (1)— As of Dec. 31, 1988. (2)— Estimated by American Banker. (3)— Does not include NCNB Texas National Bank, Dallas, which officially was merged into NCNB 8/89. If merger had been completed by 6/30/89, NCNB would have ranked ninth with assets of $60.2 billion. (4)— As of 8/89, including Texas operations. (5)— On 9/26/89, Citizens and Southern Corp. and Sovran Financial Corp. announced a definitive agreement to merge. If completed, the deal would create Avantor Financial Corp. which would be the nation's 13th-largest banking company. (6)— Company was formed on 1/30/89, when Union National Corp., Pittsburgh, and Pennbank Corp., Titusville, merged.

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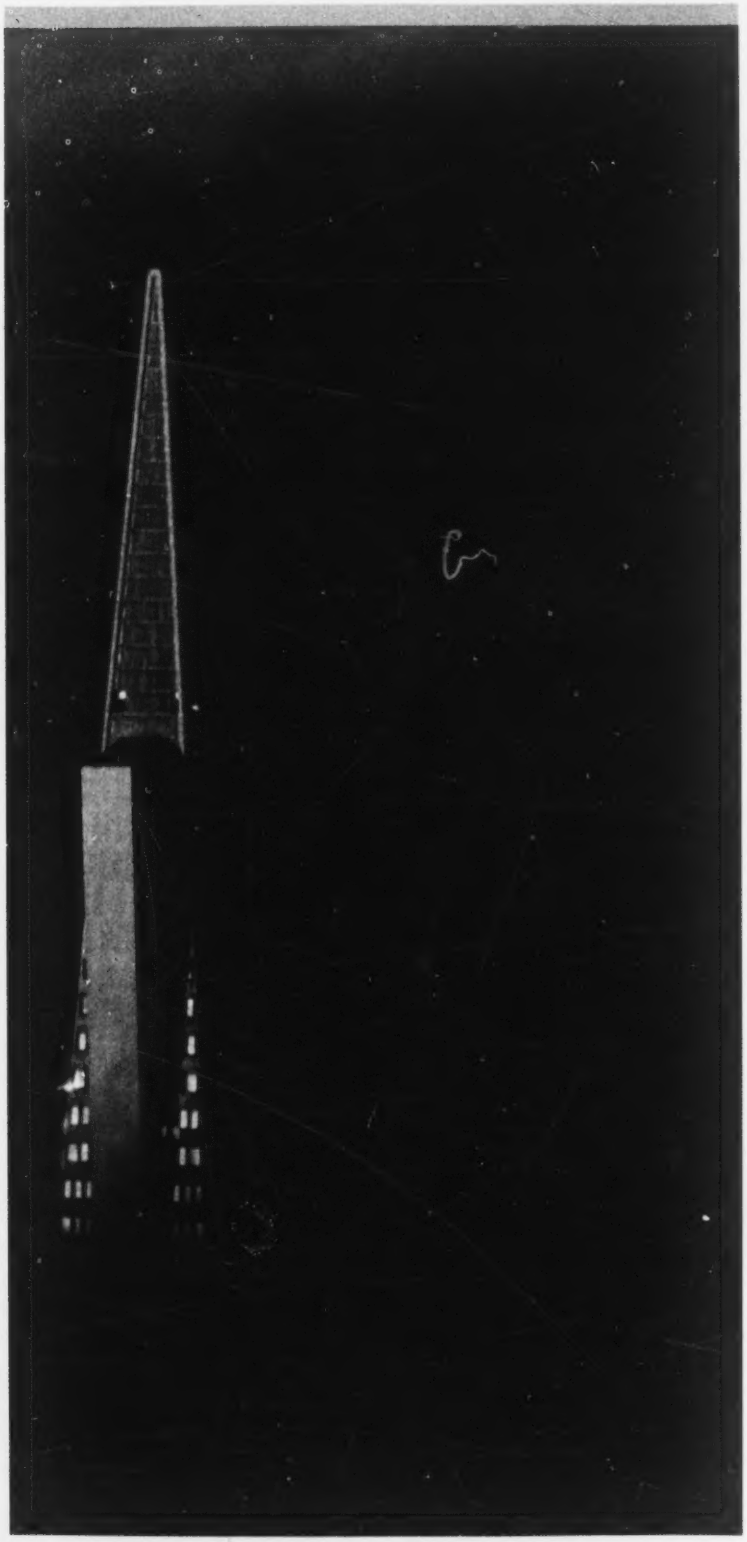

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Top 100 US Bank Holding Companies

Listed geographically by order of size within states (dollar amounts in thousands)

Rank 6/89		Assets 6/31/89	Foreign Offices	Branch Offices	Rep. Offices
	ALABAMA				
63	AmSouth Bancorporation	8,142,196	Yes	1	0
86	SouthTrust Corp.	7,126,010	No	0	0
89	First Alabama Bancshares, Inc.	5,248,772	No	0	0
97	Central Bancshares of the South	4,463,151	No	0	0
	ARIZONA				
52	Valley National Corp.	10,891,250	Yes	1	0
	CALIFORNIA				
4	BankAmerica Corp.*	98,290,000	Yes	38	11
5	Security Pacific Corp.*[1]	85,127,000	Yes	58	16
9	First Interstate Bancorp.*	58,361,149	Yes	9	8
12	Wells Fargo & Co.*	47,825,300	Yes	4	3
68	BanCal Tri-State Corp.	6,994,932	Yes	6	7
99	City National Corp.	4,238,804	No	0	0
	COLORADO				
83	United Banks of Colorado, Inc.	5,682,190	No	0	0
	CONNECTICUT				
23	Shawmut National Corp.*	27,934,206	No	0	0
	DISTRICT OF COLUMBIA				
49	First American Bankshares, Inc.	11,090,334	Yes	2	0
72	Riggs National Corp.	6,666,579	Yes	2	0
	FLORIDA				
24	Barnett Banks, Inc.*	27,269,470	No	0	0
39	Southeast Banking Corp.	16,274,200	No	0	0
65	Florida National Banks, Inc.	7,541,514	No	0	0
90	First Florida Banks, Inc.	5,243,358	No	0	0
	GEORGIA				
20	SunTrust Banks, Inc.*	29,304,954	No	0	0
32	Citizens & Southern Corp.*	22,822,820	Yes	1	1
92	Bank South Corp.	4,883,941	No	0	0
	HAWAII				
67	Bancorp Hawaii, Inc.	7,104,022	Yes	13	1
96	First Hawaiian, Inc.	4,490,944	Yes	3	1
	ILLINOIS				
11	First Chicago Corp.	48,207,000	Yes	10	5
17	Continental Bank Corp.	31,776,000	Yes	9	2
44	Harris Bankcorp, Inc.	12,104,347	Yes	1	2
50	Northern Trust Corp.	10,979,300	Yes	3	0
	INDIANA				
80	INB Financial Corp.	5,870,153	Yes	1	0
91	Merchants National Corp.	5,180,513	Yes	1	0
	LOUISIANA				
77	Hibernia Corp.	6,183,954	Yes	1	0
98	First Commerce Corp.	4,266,331	Yes	1	0
100	Premier Bancorp, Inc.	4,226,639	No	0	0
	MARYLAND				
37	MNC Financial, Inc.	18,650,710	Yes	2	4
71	First Maryland Bancorp.	6,700,525	Yes	1	0
88	Equitable Bancorporation	5,283,484	No	0	0
	MASSACHUSETTS				
14	Bank of Boston Corp.*	36,696,976	Yes	105	2
16	Bank of New England Corp.*	31,981,350	Yes	3	9
56	BayBanks, Inc.	10,057,829	Yes	1	1
61	State Street Boston Corp.	8,186,914	Yes	2	1
	MICHIGAN				
28	NBD Bancorp., Inc.*	24,637,229	Yes	4	3
46	Comerica, Inc.	11,524,217	Yes	1	0
47	Michigan National Corp.	11,472,918	No	0	0
54	Manufacturers National Corp.	10,372,169	Yes	1	0
57	First of America Bank Corp.	10,003,855	No	0	0
62	Old Kent Financial Corp.	8,162,561	Yes	1	0
	MINNESOTA				
30	Norwest Corp.*	23,117,400	Yes	1	4
33	First Bank System, Inc.*	22,355,180	Yes	2	0
	MISSOURI				
42	Boatmen's Bancshares, Inc.	14,886,973	Yes	1	0
73	Mercantile Bancorporation Inc.	6,627,235	Yes	1	0
87	Commerce Bancshares, Inc.	5,307,796	No	0	0
	NEW JERSEY				
22	First Fidelity Bancorporation*	28,687,322	Yes	3	6
35	Midlantic Corp.*	20,843,656	Yes	2	2
48	UJB Financial Corp.	11,389,021	No	0	0
	NEW YORK				
1	Citicorp[2]	215,351,000	Yes	284	
2	Chase Manhattan Corp.[3]	104,149,498	Yes	103	N.A.
3	J.P. Morgan & Co., Inc.	99,973,000	Yes	17	6
6	Chemical Banking Corp.	75,897,000	Yes	12	4
7	Manufacturers Hanover Corp.	71,907,000	Yes	27	16
8	Bankers Trust New York Corp.	62,190,075	Yes	13	15
10	Bank of New York Co., Inc.*	49,593,177	Yes	10	9
25	Marine Midland Banks, Inc.*	26,725,094	Yes	1	10
27	Republic New York Corp.	25,716,222	Yes	8	8
36	National Westminster Bancorp, Inc.	19,013,069	Yes	1	2
41	KeyCorp	14,925,391	No	0	0
78	First Empire State Corp.	5,977,328	Yes	0	1
79	European American Bancorp	5,975,601	Yes	1	0
	NORTH CAROLINA				
15	NCNB Corp.*	32,897,971	Yes	2	2
19	First Union Corp.*	30,379,873	Yes	1	1
31	First Wachovia Corp.*	22,941,167	Yes	2	2
95	BB&T Financial Corp.	4,734,431	Yes	1	0
	OHIO				
26	Banc One Corp.*	26,667,734	No	0	0
34	National City Corp.*	21,609,358	Yes	0	2
53	Ameritrust Corp.	10,772,422	No	0	0
55	Huntington Bancshares, Inc.	10,350,615	No	0	0
58	Society Corp.	9,974,734	Yes	1	0
82	Trustcorp., Inc.	5,776,127	No	0	0
84	Star Banc Corporation	5,674,028	No	0	0
85	Fifth Third Bancorp	5,487,009	Yes	1	0
	OREGON				
40	U.S. Bancorp.	15,200,000	No	0	0
	PENNSYLVANIA				
13	PNC Financial Corp*	41,694,039	Yes	3	7
18	Mellon Bank Corp.*	31,535,000	Yes	4	5
38	CoreStates Financial Corp.	16,410,101	Yes	2	14
59	Meridian Bancorp., Inc.	9,906,000	Yes	1	0
74	First Pennsylvania Corp.	6,622,199	Yes	1	0
75	Integra Financial Corp.	6,548,019	No	0	0
	RHODE ISLAND				
21	Fleet/Norstar Financial Group, Inc.*	29,223,388	Yes	1	1
	SOUTH CAROLINA				
81	South Carolina National Corp.	5,826,000	Yes	1	0
	TENNESSEE				
69	First American Corp.	6,927,049	Yes	1	1
76	First Tennessee National Corp.	6,362,983	No	0	0
	TEXAS				
43	First City Bancorp. of Texas, Inc.	12,912,044	Yes	3	2
	UTAH				
80	First Security Corp.	5,323,494	Yes	1	0
	VIRGINIA				
29	Sovran Financial Corp.*	23,921,790	Yes	0	2
45	Signet Banking Corp.	11,762,926	Yes	2	2
51	Crestar Financial Corp.	10,962,890	No	0	0
60	Dominion Bankshares Corp.	9,453,187	Yes	1	0
93	First Virginia Banks, Inc.	4,850,869	No	0	0
94	Central Fidelity Banks, Inc.	4,789,105	No	0	0
	WISCONSIN				
64	Firstar Corporation	7,772,663	No	0	0
70	Marshall & Ilsley Corp.	6,836,311	Yes	1	0

(*)— **A superregional banking firm,** which the American Banker defines as a nonmoney-center banking company with assets greater than $20 billion that has merged across state lines to establish a full commercial banking presence in another state. (1)– The figure supplied includes foreign affiliates (2)– Data are as of 12/31/88 and include rep. offices. (3)– As of 12/31 88 N.A.— Not available

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Top 100 Bank Holding Companies in Primary Capital

As of June 30, 1989, compared with June 30, 1988

Primary Capital Rank 6/89		Primary Capital 6/30/89	Primary Capital 6/30/88	1988 Rank	Gain in Rank	Ratio: Primary Capital to Total Assets (%) 1989	Ratio: Primary Capital to Total Assets (%) 1988	Total Capital Funds 6/30/89	Total Capital Funds 6/30/88	Total Assets 6/30/89	Total Assets 6/30/88
1	Citicorp, New York	17,703,000,000	16,900,000,000	1		8.22	8.24	24,909,000,000	24,300,000,000	215,351,000,000	205,193,000,000
2	BankAmerica Corp., San Francisco	9,400,000,000	8,291,000,000	2		9.56	8.80	N.A.	9,585,000,000	98,290,000,000	94,253,000,000
3	Chase Manhattan Corp., New York	8,621,000,000	7,923,000,000	3		8.28	8.23	11,392,000,000	10,598,000,000	104,149,498,000	96,296,238,000
4	J.P. Morgan & Co., Inc., New York	8,020,000,000	7,587,000,000	4		8.02	9.31	10,312,000,000	9,071,000,000	99,973,000,000	81,467,000,000
5	Chemical Banking Corp., New York	6,777,000,000	6,248,000,000	5		8.93	8.24	8,306,000,000	7,197,000,000	75,897,000,000	75,803,000,000
6	Manufacturers Hanover Corp., New York	6,144,000,000	6,202,952,000	6		8.54	8.86	9,268,000,000	9,713,051,000	71,907,000,000	69,973,323,000
7	Security Pacific Corp., Los Angeles	5,802,000,000	5,579,000,000	7		6.82	7.38	7,534,000,000	7,199,000,000	85,127,000,000	75,632,000,000
8	Bankers Trust New York Corp.	5,330,000,000	5,221,000,000	8		8.57	9.40	6,370,000,000	6,075,000,000	62,190,075,000	55,520,980,000
9	Bank of New York Co., Inc.	4,434,345,000	2,065,120,000	25	+ 16	8.94	8.74	4,907,975,000	2,231,549,000	49,593,177,000	23,622,422,000
10	First Chicago Corp.	4,161,000,000	3,933,901,000	11	+1	8.63	8.85	5,064,000,000	4,581,663,000	48,207,000,000	44,425,917,000
11	First Interstate Bancorp., Los Angeles	4,119,000,000	3,943,316,000	10		7.06	6.78	5,229,000,000	5,083,991,000	58,361,149,000	58,123,614,000
12	Wells Fargo & Co., San Francisco	3,879,200,000	4,131,000,000	9		8.11	9.16	5,789,000,000	6,284,000,000	47,825,300,000	45,100,000,000
13	PNC Financial Corp, Pittsburgh	3,376,369,000	2,909,237,000	12		8.10	7.94	3,699,247,000	3,232,024,000	41,694,039,000	36,642,670,000
14	Bank of Boston Corp.	3,108,160,000	2,895,103,000	13		8.47	8.52	3,938,652,000	3,638,767,000	36,696,976,000	33,966,654,000
15	Mellon Bank Corp., Pittsburgh	2,660,000,000	2,704,000,000	14		8.44	8.66	3,041,000,000	3,220,000,000	31,535,000,000	31,234,000,000
16	Fleet/Norstar Financial Group, Inc., Providence, R.I.	2,657,826,000	2,277,281,000	18	+2	9.09	9.06	3,206,428,000	2,830,766,000	29,223,388,000	25,127,818,000
17	Marine Midland Banks, Inc., Buffalo, N.Y.	2,565,710,000	2,402,842,000	16		9.60	8.93	3,038,307,000	2,875,439,000	26,725,094,000	26,914,754,000
18	Continental Bank Corp., Chicago	2,550,489,000	2,496,000,000	15		8.03	7.71	3,188,000,000	3,116,000,000	31,775,981,000	32,392,000,000
19	First Union Corp., Charlotte, N.C.	2,450,285,000	2,269,151,000	19		8.07	8.00	3,100,599,000	2,676,713,000	30,379,873,000	28,374,518,000
20	NCNB Corp., Charlotte, N.C.	2,416,833,000	1,938,247,000	27	+7	7.35	6.77	3,065,837,000	2,272,868,000	32,897,971,000	28,609,620,000
21	Banc One Corp., Columbus, Ohio	2,398,444,000	2,149,457,000	22	+1	8.99	9.06	2,746,074,000	2,300,977,000	26,667,734,000	23,730,355,000
22	SunTrust Banks, Inc., Atlanta	2,327,235,000	2,309,900,000	17		7.94	8.39	2,775,115,000	2,794,900,000	29,304,954,000	27,544,800,000
23	Bank of New England Corp., Boston	2,263,754,000	2,266,245,000	20		7.06	7.55	2,484,377,000	2,489,205,000	31,981,350,000	30,033,162,000
24	Shawmut National Corp., Hartford, Conn.	2,176,511,000	2,093,466,000	23		7.79	7.70	2,695,855,000	2,618,307,000	27,934,206,000	27,188,447,000
25	Barnett Banks, Inc., Jacksonville, Fla.	2,176,380,000	1,923,463,000	28	+3	7.98	7.96	2,190,549,000	1,938,782,000	27,269,470,000	24,168,112,000
26	First Fidelity Bancorporation, Newark, N.J.	2,136,244,000	2,197,436,000	21		7.45	7.30	2,444,011,000	2,533,151,000	28,687,322,000	30,091,533,000
27	National Westminster Bancorp, Inc., New York	1,989,189,000	1,828,974,000	29	+2	10.10	10.03	2,016,337,000	1,831,939,000	19,703,069,000	18,238,335,000
28	NBD Bancorp., Inc., Detroit	1,921,207,000	1,739,129,000	30	+2	7.80	7.31	2,103,538,000	2,019,655,000	24,637,229,000	23,802,212,000
29	Sovran Financial Corp., Norfolk, Va.	1,872,977,000	1,687,698,000	34	+5	7.83	7.77	2,061,632,000	1,879,396,000	23,921,790,000	21,714,892,000
30	First Wachovia Corp., Winston-Salem, N.C.	1,838,352,000	1,693,361,000	31	+3	8.00	8.34	1,968,473,000	1,776,815,000	22,981,167,000	20,310,564,000
31	First Bank System, Inc., Minneapolis	1,835,682,000	2,030,262,000	26		8.21	7.83	2,203,677,000	2,539,480,000	22,355,180,000	25,925,412,000
32	Midlantic Corp., Edison, N.J.	1,801,802,000	1,582,464,000	35	+3	8.64	8.34	1,950,502,000	1,733,482,000	20,843,658,000	18,970,222,000
33	Republic New York Corp.	1,787,105,000	1,735,719,000	31		6.95	7.18	2,728,371,000	2,393,627,000	25,716,222,000	24,168,340,000
34	Norwest Corp., Minneapolis	1,761,900,000	1,731,200,000	32		7.62	8.24	2,856,900,000	2,869,400,000	23,117,400,000	21,019,000,000
35	Citizens & Southern Corp., Atlanta	1,743,640,000	1,574,472,000	36	+1	7.64	7.58	2,063,623,000	1,869,288,000	22,822,820,000	20,770,936,000
36	National City Corp., Cleveland	1,680,779,000	1,128,643,000	41	+5	7.78	7.66	1,930,411,000	1,326,252,000	21,609,358,000	14,731,460,000
37	MNC Financial, Inc., Baltimore	1,583,587,000	1,370,287,000	39	+2	8.49	8.01	1,617,805,000	1,452,620,000	18,650,710,000	17,106,911,000
38	CoreStates Financial Corp., Philadelphia	1,512,826,000	1,371,845,000	38		9.22	8.91	1,928,573,000	1,799,177,000	16,410,101,000	15,403,134,000
39	Boatmen's Bancshares, Inc., St. Louis, Mo.	1,240,149,000	760,371,000	55	+ 16	8.33	7.93	1,440,228,000	917,213,000	14,886,973,000	9,591,771,000
40	KeyCorp, Albany, N.Y.	1,203,846,000	1,006,007,000	44	+4	8.07	8.08	1,272,534,000	1,082,800,000	14,925,391,000	12,445,811,000
41	U.S. Bancorp., Portland, Ore.	1,200,000,000	1,090,420,000	42	+1	7.89	7.75	1,400,000,000	1,316,125,000	15,200,000,000	14,067,269,000
42	Southeast Banking Corp., Miami	1,145,800,000	1,061,443,000	43	+1	7.04	8.06	1,350,300,000	1,154,239,000	16,274,200,000	13,174,500,000
43	UJB Financial Corp., Princeton, N.J.	959,302,000	865,243,000	47	+4	8.42	8.21	1,023,625,000	931,510,000	11,389,021,000	10,541,233,000
44	Crestar Financial Corp., Richmond	929,350,000	811,320,000	49	+5	8.48	7.94	953,126,000	854,770,000	10,962,890,000	10,216,438,000
45	Comerica, Inc., Detroit	920,124,000	855,759,000	48	+3	7.98	8.34	1,072,428,000	1,010,822,000	11,524,217,000	10,260,985,000
46	Harris Bankcorp, Inc., Chicago	897,806,000	881,360,000	46		7.42	7.75	1,024,287,000	910,360,000	12,104,347,000	11,369,604,000
47	First City Bancorporation of Texas, Inc., Houston	859,710,000	746,796,000	57	+ 10	6.66	6.61	895,121,000	799,317,000	12,912,044,000	11,296,024,000
48	Meridian Bancorp., Inc., Reading, Pa.	852,000,000	791,043,000	51	+3	8.60	9.06	866,000,000	805,833,000	9,906,000,000	8,732,002,000
49	Ameritrust Corp., Cleveland	850,205,000	908,000,000	45		7.93	8.66	1,072,544,000	1,109,000,000	10,722,422,000	10,483,500,000
50	First American Bankshares, Inc., Washington, D.C.	843,024,000	781,219,000	53	+3	7.60	7.66	897,404,000	876,379,000	11,090,334,000	10,200,922,000
51	First of America Bank Corp., Kalamazoo, Mich.	838,557,000	747,863,000	56	+5	8.38	8.30	923,006,000	836,271,000	10,003,855,000	9,012,774,000
52	Signet Banking Corp., Richmond	825,432,000	778,429,000	54	+2	7.02	6.86	1,056,621,000	905,702,000	11,762,926,000	11,346,447,000
53	Society Corp., Cleveland	814,892,000	730,231,000	58	+5	8.17	7.76	990,599,000	907,955,000	9,974,734,000	9,411,328,000
54	Valley National Corp., Phoenix, Ariz.	804,075,000	786,430,000	52		7.38	7.09	967,351,000	993,100,000	10,891,250,000	11,085,937,000
55	Michigan National Corp., Farmington Hills	801,857,000	658,860,000	63	+8	6.99	7.56	804,357,000	662,329,000	11,472,918,000	8,716,083,000
56	Dominion Bankshares Corp., Roanoke, Va.	767,427,000	720,992,000	59	+3	8.12	8.35	799,408,000	730,692,000	9,453,187,000	8,630,949,000
57	Manufacturers National Corp., Detroit	746,206,000	672,731,000	61	+4	7.19	7.51	802,051,000	724,062,000	10,372,169,000	8,960,144,000
58	AmSouth Bancorporation, Birmingham, Ala.	738,255,000	678,337,000	60	+2	9.07	8.58	743,197,000	680,719,000	8,142,196,000	7,906,738,000
59	Northern Trust Corp., Chicago	708,000,000	668,200,000	62	+3	6.45	7.54	949,300,000	843,200,000	10,979,300,000	8,865,200,000
60	Huntington Bancshares, Inc., Columbus, Ohio	684,097,000	626,599,000	65	+5	6.61	7.12	820,945,000	776,998,000	10,350,615,000	8,799,826,000
61	Florida National Banks of Florida, Inc., Jacksonville	654,251,000	652,874,000	64	+3	8.68	8.31	654,251,000	652,874,000	7,541,514,000	7,857,458,000
62	BayBanks, Inc., Boston	650,176,000	582,165,000	66	+4	6.46	6.72	701,596,000	633,588,000	10,057,829,000	8,668,192,000
63	Firstar Corp., Milwaukee	644,491,000	572,593,000	67	+4	8.29	7.94	807,472,000	736,951,000	7,772,663,000	7,212,512,000
64	Marshall & Ilsley Corp., Milwaukee, Wis.	634,104,000	561,848,000	70	+6	9.28	8.96	700,660,000	628,837,000	6,836,311,000	6,270,018,000
65	Old Kent Financial Corp., Grands Rapids, Mich.	624,862,000	511,648,000	75	+ 10	7.66	7.50	712,582,000	571,767,000	8,162,561,000	6,817,658,000
66	First Maryland Bancorp., Baltimore	612,381,000	541,426,000	72	+6	9.14	8.86	745,953,000	675,747,000	6,700,525,000	6,108,600,000
67	Fifth Third Bancorp, Cincinnati	608,914,000	504,485,000	76	+9	11.10	11.26	608,914,000	504,485,000	5,487,009,000	4,479,762,000
68	Integra Financial Corp., Pittsburgh	606,119,000				9.26		648,305,000		6,548,019,000	
69	State Street Boston Corp.	600,882,000	563,054,000	69		7.34	7.21	614,188,000	658,266,000	8,186,914,000	7,810,716,000
70	SouthTrust Corp., Birmingham, Ala.	584,499,000	545,947,000	71	+1	8.20	8.72	676,144,000	622,089,000	7,126,010,000	6,260,958,000
71	BanCal Tri-State Corp., San Francisco	578,257,000	404,380,000	94	+ 23	8.27	8.32	894,257,000	410,380,000	6,994,932,000	4,860,196,000
72	First Pennsylvania Corp., Philadelphia	577,110,000	491,691,000	78	+6	8.71	8.15	642,128,000	556,709,000	6,622,199,000	6,029,916,000
73	First American Corp., Nashville, Tenn.	548,220,000	512,500,000	74	+1	7.91	7.61	563,313,000	531,333,000	6,927,049,000	6,736,686,000
74	Canadian Imperial Holdings, Inc., New York	543,190,000	474,665,000	81	+7	16.36	12.54	568,190,000	529,665,000	3,319,384,000	3,784,898,000
75	Mercantile Bancorporation Inc., St. Louis, Mo.	522,250,000	565,132,000	68		7.88	8.86	613,421,000	656,303,000	6,627,235,000	6,376,412,000
76	First Tennessee National Corp., Memphis	517,113,000	481,117,000	80	+4	8.13	8.27	570,299,000	538,570,000	6,362,983,000	5,817,693,000
77	Bancorp Hawaii, Inc., Honolulu	516,142,000	425,983,000	86	+9	7.27	7.14	527,489,000	439,876,000	7,104,022,000	5,968,990,000
78	First Alabama Bancshares, Inc., Montgomery	510,195,000	474,571,000	82	+4	9.72	10.16	521,264,000	486,917,000	5,248,772,000	4,670,404,000
79	Star Banc Corp., Cincinnati	503,056,000	452,787,000	83	+4	8.87	9.18	518,056,000	486,029,000	5,674,028,000	4,933,311,000
80	United Banks of Colorado, Inc., Denver	498,426,000	495,166,000	77		8.77	8.94	538,426,000	535,166,000	5,682,190,000	5,536,601,000
81	Riggs National Corp., Washington, D.C.	475,749,000	485,976,000	79		7.14	7.56	675,826,000	593,446,000	6,666,579,000	6,425,596,000
82	First Virginia Banks, Inc., Falls Church	474,739,000	423,739,000	88	+6	9.79	9.19	500,359,000	423,739,000	4,850,869,000	4,612,089,000
83	INB Financial Corp., Indianapolis	466,306,000	420,142,000	89	+6	7.94	8.11	516,413,000	470,313,000	5,870,153,000	5,182,353,000
84	South Carolina National Corp., Columbia	463,306,000	417,448,000	91	+7	7.95	7.73	510,506,000	465,948,000	5,828,000,000	5,403,600,000
85	Commerce Bancshares, Inc., Kansas City, Mo.	460,444,000	413,670,000	92	+7	8.67	8.34	461,194,000	464,824,000	5,307,798,000	4,958,585,000
86	First Security Corp., Salt Lake City, Utah	458,552,000	449,916,000	84		8.61	8.96	597,092,000	599,868,000	5,323,494,000	5,021,700,000
87	First Empire State Corp., Buffalo, N.Y.	458,138,000	418,386,000	90	+3	7.66	7.80	467,226,000	427,574,000	5,977,328,000	5,362,717,000
88	First Florida Banks, Inc., Tampa	449,610,000	406,673,000	93	+5	8.57	8.29	451,640,000	406,673,000	5,243,358,000	4,904,864,000
89	European American Bancorp, New York	448,279,000	524,398,000	73		7.50	8.72	723,279,000	799,398,000	5,975,601,000	6,010,540,000
90	Hibernia Corp., New Orleans, La.	431,142,000	366,442,000	97	+7	6.97	6.98	442,405,000	378,458,000	6,183,954,000	5,253,201,000
91	Mercantile Bankshares Corp., Baltimore	421,939,000	371,359,000	96	+5	10.83	10.87	376,128,000	381,359,000	3,896,131,000	3,415,464,000
92	Merchants National Corp., Indianapolis	408,150,000	361,763,000	98	+6	7.88	7.60	411,700,000	367,606,000	5,180,513,000	4,758,698,000
93	Bank South Corp., Atlanta	401,253,000	341,815,000	102	+9	8.22	7.88	412,003,000	351,415,000	4,883,941,000	4,339,144,000
94	Trustcorp., Inc., Toledo, Ohio	395,070,000	437,303,000	85		6.84	7.64	471,772,000	487,303,000	5,776,127,000	5,724,919,000
95	Central Fidelity Banks Inc., Richmond	393,462,000	360,209,000	99	+4	8.22	8.04	415,462,000	386,209,000	4,789,105,000	4,478,244,000
96	Equitable Bancorporation, Baltimore	381,893,000	349,689,000	101	+5	7.23	6.59	431,893,000	399,689,000	5,283,484,000	5,306,560,000
97	United Missouri Bancshares, Inc., Kansas City	351,236,000	322,275,000	105	+8	9.86	9.42	376,343,000	347,387,000	3,561,990,000	3,419,437,000
98	BB&T Financial Corp., Wilson, N.C.	351,104,000	324,127,000	104	+6	7.42	7.76	415,840,000	381,284,000	4,734,431,000	4,179,313,000
99	Citizens Financial Group, Inc., Providence, R.I.	347,847,076	333,849,000	103	+4	11.36	11.27	347,847,076	333,849,000	3,062,828,005	2,962,532,000
100	Central Bcshs of the South, Inc., Birmingham, Ala.	326,882,000	298,489,000	107	+7	7.32	7.58	329,682,000	298,489,000	4,463,151,000	3,936,904,000

Sources of data: American Banker questionnaire and banks' midyear earnings releases. **Primary capital** is the sum of total shareholders' equity, mandatory convertible debt, allowance for possible loan and lease losses, and minority interest in equity accounts of consolidated subsidiaries. **Total capital** is primary capital plus secondary capital. **Secondary capital** is limited life preferred stock plus qualifying debt. **The primary capital ratio** is calculated by dividing primary capital on June 30 by total assets on June 30, expressed as a percentage. **Note:** The American Banker ratio is not calculated in the same manner as the Federal Reserve Board ratio. The American Banker does not add back the allowance for possible loan and lease losses to total assets, as the Fed does. For most of the firms listed, the American Banker ratio will be from 5 to 20 basis points higher than the Fed ratio, depending on the size of the bank's allowance for possible loan and lease losses. **(e)**— Estimated by American Banker from capital ratios reported on firm's earnings release. **N.A.**— Not available.

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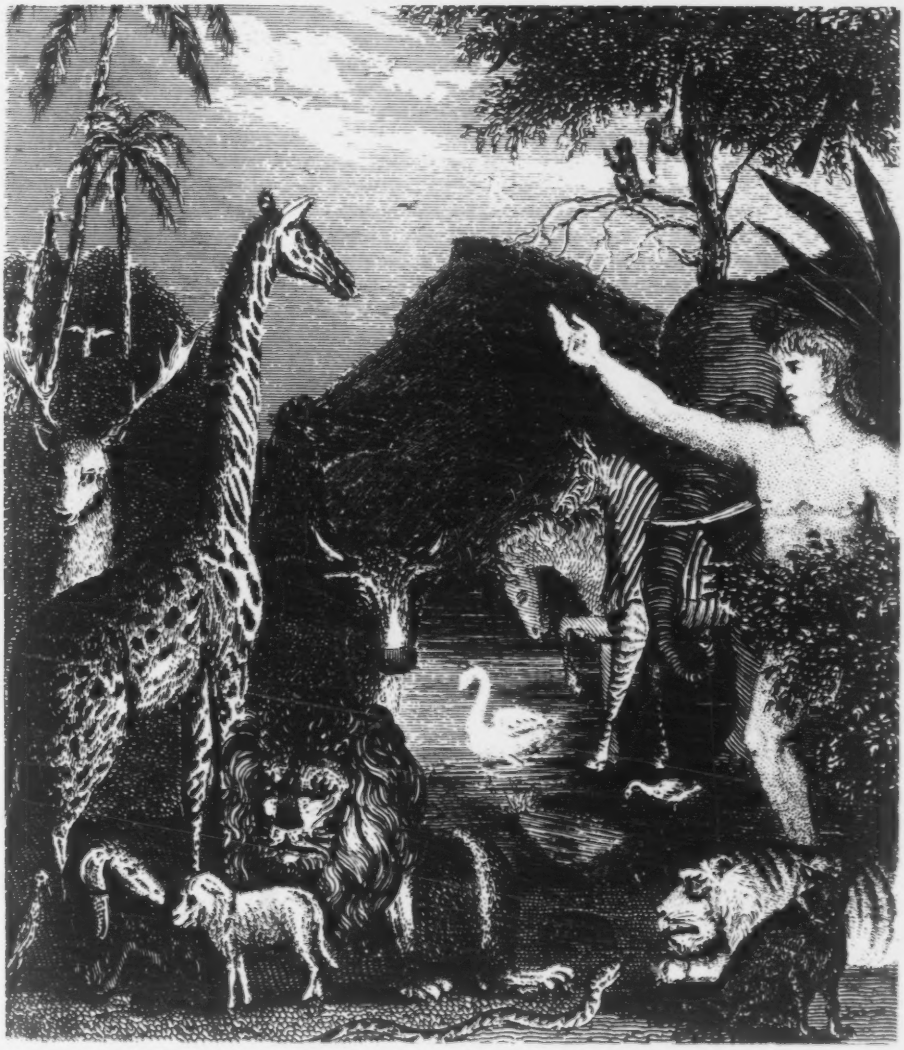

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1989 Agreements and Offers

(Prices and assets in millions of dollars)

Acquirer	Assets	Acquired	Assets	Price	Price to Equity	Price to Earnings
Sovran Financial Norfolk, Va.	$23,275	Citizens and Southern Atlanta	$22,061	$2,054	1.6	9.5
Dai-Ichi Kangyo Bank Tokyo	386,937	CIT Group New York	10,000	1,280	N.A.	N.A.
First Union Corp. Charlotte, N.C.	32,200	Florida National Banks Jacksonville, Fla.	7,700	849	1.5	21.7
CoreStates Financial Philadelphia	16,277	First Pennsylvania Philadelphia	6,410	731	2.5	11.8
MNC Financial Baltimore	18,200	Equitable Bancorp. Baltimore	5,200	560.6	2.4	13.3
Boatmen's Bancshares St. Louis	9,590	Centerre Bancorp. St. Louis	5,120	468	1.35	N.A.
Society Corp. Cleveland, Ohio	6,600	Trustcorp. Toledo, Ohio	5,900	455	1.2	18
Banco Popular San Juan, P.R.	4,800	BanPonce Corp. Ponce, P.R.	2,800	455	3.0	20
LaSalle National Corp. Chicago	3,200	Exchange Bancorp Chicago	3,000	420	2.7	15.3
Midlantic Corp. Edison, N.J.	18,628	Central Trust Co. Rochester, N.Y.	2,100	291	N.A.	N.A.
National Westminster Jersey City, N.J.	8,806	Ultra Bancorp. Bridgewater, N.J.	1,250	282	2.5	15.8
First of America Kalamazoo, Mich.	9,000	Midwest Financial Group Peoria, Ill.	2,300	248	1.5	13.2
Royal Trustco Ltd. Toronto	18,900	Pacific First Financial Tacoma, Wash.	6,600	212	N.A.	N.A.
Norwest Corp. Minneapolis	21,686	First Interstate of Wisconsin Sheboygan, Wis.	1,537	199	1.5	15.1
Emigrant Savings Bank New York	3,600	Greater New York Savings New York	3,000	181.6	N.A.	N.A.
Fifth Third Bancorp Cincinnati	5,300	First Ohio Bancshares Toledo, Ohio	993	178	2.0	23.4
Wells Fargo & Co. San Francisco	46,976	Central Pacific Corp. Bakersfield, Calif.	825	160	2.9	23.4
Bancorp Hawaii Honolulu	6,700	First Federal of America Honolulu	780	140.8	1.5	12
First Bank System Minneapolis	26,850	Central Bancorp. Denver	2,000	125	0.9	N.A.
Comerica Detroit	11,114	Plaza Commerce Bancorp San Jose, Calif.	431	117	2.9	14.7
Security Pacific Corp. Los Angeles	87,000	La Jolla Bancorp. La Jolla, Calif.	487	102.7	2.9	24.3
Huntington Bancshares Columbus, Ohio	9,585	First Banc Securities Morgantown, W.Va.	418	100	2.1	14.5
Republic New York Corp. New York	25,700	Manhattan Savings Bank New York	3,000	100	N.A.	N.A.
KeyCorp Albany, N.Y.	12,500	First Wyoming Bancorp. Cheyenne, Wyo.	863	89	1.4	N.A.
Summit Bancorp. Summit, N.J.	2,775	Somerset Bancorp. Somerville, N.J.	425	75	2.35	15.4
Wells Fargo & Co. San Francisco	46,976	Torrey Pines Group Solana Beach, Calif.	399	74.5	2.7	25.7
Banc One Corp. Columbus, Ohio	23,484	Metropolitan Bancorp. Lima, Ohio	255	61	N.A.	N.A.
First Florida Banks Tampa, Fla.	5,500	Mid-State Federal Savings Ocala, Fla.	1,000	60	1.1	N.A.
Wells Fargo & Co. San Francisco	46,976	Valley National Bank Glendale, Calif.	259	55	2.2	13.4
Mercantile Bankshares Corp. Baltimore	3,800	Baltimore Trust Co. Selbyville, Del.	184	54.7	2.5	21
Huntington Bancshares Columbus, Ohio	9,585	First Macomb Bancorp Mount Clemens, Mich.	361	52	2.3	14.1
Constellation Bancorp. Elizabeth, N.J.	1,219	New Brunswick Savings Bank New Brunswick, N.J.	754	50	N.A.	N.A.

Sources: American Banker, Securities Data Co., Keefe Bruyette & Woods Inc. and Lyons, Zomback & Ostrowski Inc.

Merrill Lynch M&A. Resources that bring results for financial institutions.

Commercial Banks

Bank of Homewood
has been acquired by
Great Lakes Financial Resources, Inc.
$23,100,000

Bank of Park Forest
has been acquired by
Firstar Corporation
$13,000,000

CNB Bancshares, Inc.
has agreed to acquire
Valley Federal Savings Bank
$12,700,000

Continental Illinois Corporation
has sold
Continental Illinois Bank of Western Springs, N.A.
to
Western Springs Bancorp, Inc.
Value not disclosed

CoreStates Financial Corp.
has agreed to acquire
First Pennsylvania Corporation
$875,000,000

An Investor Group led by
Equimark Corporation
has agreed to acquire
National Bancshares Corporation of Texas
(in a FDIC-assisted transaction)
Value not disclosed

First of America Bank Corporation
has acquired
Midwest Financial Group, Inc.
$249,000,000

First Interstate of Hawaii, Inc.
has been acquired by
FIH, L.P.
$31,000,000

Norwest Corporation
has agreed to acquire
First Interstate Corporation of Wisconsin
$216,000,000

St. Anthony National Bank
has been acquired by
Firstar Corporation
$15,200,000

Thrifts

Alleghany Corporation
has acquired
Sacramento Savings & Loan Association
$150,000,000

American Savings Financial Corporation
has been acquired by
BankAmerica Corporation
$65,773,000

BancFlorida Financial Corp.*
(formerly NAFCO Financial Group Inc.)
has issued equity securities
representing a 24.9% ownership interest
to
Interlaken Financial Group Inc.
$15,100,000

Coast Federal Savings and Loan Association
has been acquired by
Palmer Financial Corp.
$54,000,000

Columbia First Federal Savings and Loan Association
has agreed to sell
537,000 newly issued Common Shares to
CF Financial Associates L.P.
$11,800,000

Land of Lincoln Savings and Loan*
has been acquired by
Household Bank, f.s.b.
a wholly-owned subsidiary of
Household International, Inc.
$70,000,000

Pacific First Financial Corporation*
has been acquired by
Royal Trustco Limited
$212,000,000

Republic New York Corporation
has agreed to acquire
Manhattan Savings Bank
$200,000,000

Standard Federal Bank
has acquired
First Federal Savings and Loan Association
of Kalamazoo
$54,000,000

University Savings Bank*
has been acquired by
GLENFED, Inc.
$77,000,000

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1989 Agreements and Offers

(Prices and assets in millions of dollars)

Acquirer	Assets	Acquired	Assets	Price	Price to Equity	Price to Earnings
Arrow Bank Corp. Glens Falls, N.Y.	441	United Vermont Bancorp. Rutland, Vt.	330	38.4	1.5	9.5
First of America Kalamazoo, Mich.	10,250	Quad Cities First Co. Rock Island, Ill.	340	38	1.35	26
First Security Corp. Salt Lake City	5,200	United Savings Bank Salem, Ore.	200	36.3	2.0	14.5
Citizens Holding Newport Beach, Calif.	750	Eldorado Bancorp. Tustin, Calif.	198.9	34.2	2.0	14.7
First of America Kalamazoo, Mich.	10,250	Primebank Federal Savings Grand Rapids, Mich	412	32.4	1.5	13
Security Pacific Corp. Los Angeles	87,000	Southwest Bank Vista, Calif.	390	32	2.4	N.A.
Security Pacific (Northwest) Seattle	87,000	Mountain West Savings Couer d'Alene, Idaho	320	31.5	1.75	N.A.
Apple Bank for Savings New York	3,400	Sag Harbor Savings Bank Sag Harbor, N.Y.	250	29.5	N.A.	N.A.
Susquehanna Bancshares Lititz, Pa.	1,300	Elmwood Federal Savings Media, Pa.	258	27.7	1.2	N.A.
Investor Group Baltimore	N.A.	Reistertown Federal Savings Reistertown, Md.	186.5	26	1.43	7.4
First Western Bancorp. New Castle, Pa.	540	First Federal of Western Pa. Sharon, Pa.	360	25	0.9	14.2
Boulevard Bancorp. Chicago	1,324	Northwest Financial Corp. Chicago	200	21	1.9	15
Mercantile Bankshares Baltimore, Md.	3,200	Eastern Shore National Bank Pocomoke City, Md.	64	16	2.6	13.8
Lincoln Financial Fort Wayne, Ind.	1,341	Signal Bancorp Monticello, Ind.	125	15	1.6	21.9
Horizon Financial Beachwood, Ohio	251	Northern S&L Co. Elyria, Ohio	181	14.2	1.3	10.1
City National Corp. Beverly Hills, Calif.	4,300	Warner Center Bank Los Angeles	60.7	14.1	2.4	17.3
Ashtabula First Bancorp Ashtabula, Ohio	500	Peoples Savings Bank Ashtabula, Ohio	309	14	1.25	N.A.
Citizens Bancorp. Riverdale, Md.	1,700	Arlington Bank Arlington, Va.	60	12.6	2.38	N.A.
Great Lakes Bancorp. Ann Arbor, Mich.	2,691	Dollar Federal Savings Bank Hamilton, Ohio	152	12.4	N.A.	N.A.
First Eastern Corp. Wilkes-Barre, Pa.	2,473	First National Bank Wyoming, Pa.	51	12.4	1.4	14.3
First Illinois Corp. Evanston, Ill.	1,700	Valley Financial Services South Elgin, Ill.	80	11.9	2.6	28
Raleigh Federal Savings Raleigh, N.C.	482	First Federal Savings Sanford, N.C.	127.2	11.3	N.A.	N.A.
Gateway Bank South Norwalk, Conn.	1,230	Connecticut Community Bank Greenwich, Conn.	59	9.7	1.4	22.7
Valley National Bancorp Passaic, N.J.	1,720	Meadowlands National Bank North Bergen, N.J	50	7.5	2.1	25.7
First Financial Bancorp. Monroe, Ohio	1,000	ILB Financial North Manchester, Ind.	85	9.4	N.A.	N.A.
Puget Sound Bancorp Tacoma, Wash.	2,200	Valley Bank Mt. Vernon, Wash.	38.8	6.7	2.3	N.A.
Fifth Third Bancorp. Cincinnati	4,673	C.S. Bancshares Connorsville, Ind.	68	6.6	N.A.	N.A.
Cheshire Financial Keene, N.H.	376	Village Savings Greenville, N.H.	29	4.4	1.4	44
U.S. Bancorp Portland, Ore.	14,524	Yaquina Bay Bank Newport, Ore.	37	4	1.7	11.7
Moore Financial Group Boise, Idaho	3,400	First Security Bank Tacoma, Wash.	34	3.6	N.A.	N.A.
BankAmerica Corp. San Francisco	95,588	Woodburn Bancorp Woodburn, Ore.	15	3.3	1.7	28
One Valley Bancorp Charleston, W.Va.	1,778	Farmers & Citizens State Bank Clendenin, W.Va.	59	2.4	1.1	N.A.

Sources: American Banker, Securities Data Co., Keefe Bruyette & Woods Inc. and Lyons, Zomback & Ostrowski Inc.

Webster Financial Corporation
has agreed to a merger with
Eagle Financial Corporation
$32,000,000

Insurance Companies

Acceptance Insurance Holdings, Inc.
has agreed to be acquired by
Stoneridge Resources, Inc.
$39,100,000

Allied Group, Inc.
has agreed to sell
Allied Life Insurance Company
to
Allied Mutual Insurance Company
$32,400,000

ITT Corporation*
has sold
Transatlantische Allgemeine Versicherung AG
and telcon Versicherung AG
to
Winterthur Schweizerische Versicherungs
Gesellschaft
Value not disclosed

Liberty Mutual Insurance Company*
has acquired
Keystone Provident Life Insurance Company
from
The Travelers Corporation
Value not disclosed

Manhattan National Corporation
has agreed to sell
Manhattan National Life Insurance Company
to
Pioneer Financial Services, Inc.
$27,000,000

New York Life Insurance Company
has acquired
Windsor Group Limited
from
British-American Insurance Company, Limited
Value not disclosed

Nucorp, Inc.
has agreed to acquire
United Capitol Holding Company
$88,000,000

Southlife Holding Company*
has been acquired by
Capital Holding Corporation
$53,900,000

Union National Life Insurance Company
has been acquired by
United Insurance Company of America,
a subsidiary of Teledyne, Inc.
Value not disclosed

Financial Services & Other

Commonwealth Equity Trust*
has acquired a 50.1% equity interest in
Del E. Webb Investment Properties, Inc.
$30,000,000

Freeman Spogli & Co.
has acquired
Duff & Phelps Inc.
$128,500,000

Itel Corporation*
has sold its subsidiary
Signal Capital Equipment Finance Corporation
to
Fleet Credit Corporation, a subsidiary of
Fleet Nortstar Financial Group, Inc.
$750,000,000

Itel Corporation*
has sold the
commercial real estate assets
of its subsidiary
Signal Capital Corporation
to
Textron Financial Corporation,
a subsidiary of
Textron Inc.
$180,000,000

Lomas Financial Corporation
has sold
Lomas Bankers Corp
to
First USA Holdings, Inc.
$500,000,000

A Management Group
has acquired
Federated Investors, Inc. and
related investment management operations
from
Aetna Life and Casualty Company
$345,000,000

Merrill Lynch & Co., Inc.
has sold
certain clearing accounts
of its subsidiary
Broadcort Capital Corporation
to
the Pershing Division of
Donaldson, Lufkin & Jenrette Securities
Corporation
Value not disclosed

MGI Properties
has acquired
Turner Equity Investors, Inc.
$35,300,000

Strategic Mortgage Investments, Inc.
has been acquired by
Capstead Mortgage Corporation
$90,000,000

The Summit Bancorporation
has sold
its subsidiary
National Machine Tool Finance Corporation
to
U.S. Bancorp
Value not disclosed

Merrill Lynch Capital Markets' clients appear in boldface type.
**Transactions initiated by MLCM*

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Thrifts Being Acquired by Banks Under Bailout Law

Listed geographically by acquired thrift and announced date of acquisition agreement

	Name of acquiring bank, city, state Name acquired thrift, city	Announcement Date	Inst. Type[1]	Total Assets[2] $ Mil.	Premium/ Deposits[3,4] (%)	Price/ Book[4] (%)	Price/ Earnings[4,5] (%)	Deal Type
California	**US Bancorp, Portland, Ore.** **Mother Lode Savings Bank, Sacramento[6]**	11/3/89	Com Stk	15,974 107	0.86	1.17	10.64	Acquisition for cash or stock of a sound, stock thrift institution.
	First American Bank, Rosemead, Calif. **First California Savings FSA, Orange**	9/22/89	Com Mut	118 136	0.02	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Olympic National Bank, Los Angeles **City Savings & Loan Assn., Westlake Village**	8/25/89	Com Stk	83 32	0.75	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Bank of Industry, City of Industry, Calif. **Perpetual Savings Assn. FS&LA, Santa Ana**	8/25/89	Com Mut	222 276	0.5	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
Florida	**First Florida Banks, Inc. Tampa** **Mid-State Federal Savings Bank, Ocala**	11/27/89	Com Stk	5,256 1,017	0.00	1.00	33.01	Acquisition for cash or stock of a sound, stock thrift institution.
	NCNB National Bank of Florida, Tampa **Freedom Savings & Loan Assn., Tampa**	10/13/89	Com Stk	11,145 1,082	3.67	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	NCNB National Bank of Florida, Tampa **Southern Floridabanc FS&LA, Boca Raton**	10/06/89	Com Mut	11,145 137	0.04	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Citizens and Southern National Bank of Fla., Ft. Lauderdale **Liberty FS&LA, Port Richey**	8/10/89	Com Mut	6,194 55	1.22	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
Georgia	**First National Bank, Commerce, Ga.** **Habersham Federal Savings & Loan Assn., Cornelia**	9/21/89	Com Stk	89 91	1.44	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
Hawaii	**Bancorp. Hawaii, Inc., Honolulu[7]** **FirstFed America, Inc., HHonolulu[6]**	11/10/89	Com Stk	6,562 874	6.34	1.49	14.98	Acquisition for cash or stock of a sound, stock thrift institution.
Idaho	**Security Pacific Corp., Los Angeles** **Mountain West Savings Bank, Coeur d'Alene[6]**	11/3/89	Com Stk	87,027 328	5.66	1.71	152.91	Acquisition for cash or stock of a sound, stock thrift institution.
Indiana	**First of America Banking Corp., Kalamazoo, Mich.[7]** **Shelby Federal Savings Bank, Indianapolis[6]**	12/19/89	Com Stk	9,745 192	4.31	1.56	16.12	Acquisition for cash or stock of a sound, stock thrift institution.
	CNB Bancshares, Evansville, Ind.[7] **Valley Federal Savings Bank, Terre Haute**	9/29/89	Com Stk	1,259 245	(1.14)	0.83	153.09	Acquisition for cash or stock of a sound, stock thrift institution.
Kansas	**Garden National Bank, Garden City, Kan.** **Colonial Savings Assn. of America, Liberal**	9/22/89	Com Stk	112 56	0.17	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Bank IV of Coffeyville NA, Kan. **First Federal Savings & Loan Assn., Coffeyville**	8/18/89	Com Mut	105 73	0.84	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
Louisiana	**Hibernia National Bank, New Orleans** **River City Federal Savings Bank, Baton Rouge**	10/6/89	Com Stk	6,135 57	0.6	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Hibernia National Bank, New Orleans **First Savings of Louisiana FSA, La Place**	9/15/89	Com Mut	6,135 24	0.52	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Whitney National Bank, New Orleans **Enterprise Federal Savings & Loan Assn., Marrero**	9/8/89	Com Stk	2,518 56	0.11	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	First National Bank of Commerce, New Orleans **Elmwood Federal Savings & Loan Assn., Harahan**	9/8/89	Com Mut	2,773 53	0.73	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Hibernia National Bank, New Orleans **Evangeline FS&LA, Lafayette, LA**	8/18/89	Com Mut	6,135 38	0.29	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
Michigan	**First of America Banking Corp., Kalamazoo[7]** **PrimeBank, FSB, Grand Rapids[6]**	11/16/89	Com Stk	9,745 402	3.91	1.63	12.55	Acquisition for cash or stock of a sound, stock thrift institution.
Nebraska	**First National Bank & Trust Co., North Platte** **Nile Valley Federal Savings & Loan Assn., Scottsbluff**	9/15/89	Com Stk	91 50	1.29	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
New Jersey	**Citizens First Bancorp., Glen Rock[7]** **Lakeland First Financial, Succasunna[6]**	10/24/89	Com Stk	2,693 281	4.30	1.25	13.23	Acquisition for cash or stock of a sound, stock thrift institution.
New York	**First Glen Bancorp. Inc., Glens Falls[7,8]** **Champlain Valley Federal S&L Assn., Plattsburg[6]**	11/3/89	Com Mut	702 196	NA	NA	NA	Acquisition for cash or stock of a sound, stock thrift institution.
North Carolina	**BB&T Financial Corp., Wilson[7,9]** **First Fed. Svgs. Bank of Pitt County, Greenville[6]**	10/24/89	Com Stk	4,549 141	5.66	1.77	11.07	Acquisition for cash or stock of a sound, stock thrift institution.
	Southern National Corp., Lumberton **Mutual Federal Savings & Loan Assn., Elkin**	10/15/89	Com Stk	2,787 129	6.47	1.35	17.99	Acquisition for cash or stock of a sound, stock thrift institution.
	First Citizens BancShares, Raleigh **Catawba SavShares, Inc., Charlotte**	10/1/89	Com Stk	3,583 268	(0.58)	0.83	7.97	Acquisition for cash or stock of a sound, stock thrift institution.
	NCNB, Charlotte **Great Atlantic Savings Bank, FSB, Manteo**	9/15/89	Com Stk	17,257 110	0.35	...	...	Assisted supervisory transaction (a so-called "clean bank" transaction).
	Southern National Corp., Lumberton **Western Carolina Saving & Loan Assn., Valdese**	9/15/89	Com Stk	2,787 76	7.37	1.36	14.78	Acquisition for cash or stock of a sound, stock thrift institution.
	Peoples Bancorporation, Rocky Mount[7] **Watauga Savings & Loan Assn., Boone[7]**	8/24/89	Com Mut	1,287 128	...	...	...	An unassisted supervisory conversion.
	BB&T Financial Corp., Wilson **Carolina Bancorp., High Point**	5/24/89	Com Stk	4,549 316	2.38	1.26	13.23	Acquisition for cash or stock of a sound, stock thrift institution.
Ohio	**First Bancorp of Ohio, Akron** **Peoples Savings Bank, Ashtabula**	12/15/89	Com Stk	3,242 299	1.28	1.34	5.14	Acquisition for cash or stock of a sound, stock thrift institution.
	First Financial Bancorp., Monroe **Fidelity Federal Savings Bank, Marion, Ind.**	12/1/89	Com Stk	819 84	1.11	1.07	22.47	Acquisition for cash or stock of a sound, stock thrift institution.
	MidAm Inc., Bowling Green[7,9] **Home S&LA, Defiance[6]**	11/10/89	Com Stk	624 210	NA	NA	NA	Acquisition for cash or stock of a sound, stock thrift institution.
	Park National Corp., Newark[7] **Mutual Federal Savings Bank, Zanesville[6]**	11/10/89	Com Stk	747 361	(3.70)	0.48	NA	Acquisition for cash or stock of a sound, stock thrift institution.
	MidAm Inc., Bowling Green[7] **Citizens Loan & Building Co., Lima**	9/14/89	Com Stk	624 124	(0.34)	0.87	2.74	Acquisition for cash or stock of a sound, stock thrift institution.
	National City Corp., Cleveland **Gem Savings Association, Dayton**	7/3/89	Com Mut	21,623 1,557	...	...	...	An unassisted supervisory conversion.
	BancOne Corp., Columbus **Home Federal SB of Northern Ohio, Lakewood**	5/3/89	Com Stk	25,153 329	2.03	1.34	9.43	Acquisition for cash or stock of a sound, stock thrift institution.

Data Source: Data provided by **BEI Golembe, Inc., Washington, D.C.** from its Deals Database (1)— Institution Type: Com= commercial banking organization, Stk= stock savings institution; Mut= mutual savings institution. (2)— For deals where the target thrift has less than $500 million in total assets, balance sheet data are as of June 30 or December 31 preceding the date of announcement (application) excepted as noted. In transactions where the target thrift has total assets of $500 million or more, balance sheet data are as of the quarter preceding the date of announcement except as noted. (3)— Price minus book divided by total deposits. (4)— Price is valued as of application date, except in deals where the target had total assets greater than $500 million in which case price is valued at announcement date. (5)— Income is net income before securities transactions and is for the full calendar year prior to the announcement (application) date for deals where the target had less than $500 million in assets, except as noted. If the target had more than $500 million in assets, net income is for the trailing four quarters preceding the date of announcement, except as noted. (6)— Balance sheet data as of 6/30/89. (7)— Balance sheet data as of 3/31/89. (8)— Terms not disclosed. (9)— BB&T will issue 1.75 shares of common stock for each of the 388,500 outstanding shares of First FSB common stock. First FSB agreed conditionally to give BB&T an option to purchase 128,000 shares of its authorized stock at $26 per share. (10)— Plans to convert Central into a bank subsidiary. **NA**— Not available.

Source: BEI Golembe Inc.

Thrifts Being Acquired by Banks Under Bailout Law

Listed geographically by acquired thrift and announced date of acquisition agreement

	Name of acquiring bank, city, state Name and city of acquired thrift	Announcement Date	Inst. Type[1]	Total Assets[2] $ Mil.	Premium/ Deposits[3] (%)	Price/ Book[4] (%)	Price/ Earnings[5] (%)	Deal Type
Pennsylvania	**PNC Financial Corp., Pittsburgh[6]** **First Federal Savings & Loan Assn., Pittsburgh**	12/11/89	Com Mut	41,753 3,126				An unassisted supervisory conversion.
	Susquehanna Bancshares, Inc., Lititz[7] **Elmwood Federal Savings Bank, Media[8]**	11/21/89	Com Stk	1,279 260	2.83	1.24	15.20	Acquisition for cash or stock of a sound, stock thrift institution.
	First Western Bancorp., New Castle **First Federal of Western PA, Sharon**	11/14/89	Com Stk	532 361	0.00	1.00	15.57	Acquisition for cash or stock of a sound, stock thrift institution.
	Univest Corp. of Pennsylvania, Souderton[7] **Pennview Savings Bank, Souderton[8]**	10/31/89	Com Stk	531 148	2.85	1.43	12.94	Acquisition for cash or stock of a sound, stock thrift institution.
	FNB Corp., Hermitage[7] **Dollar Savings Association, New Castle[8]**	10/26/89	Com Stk	1,038 110	1.83	1.19	20.45	Acquisition for cash or stock of a sound, stock thrift institution.
	Meridian Bancorp. Inc., Reading **Hill Financial Savings Assn., Red Hill**	10/13/89	Com Mut	9,906 2,589	1.53			Assisted supervisory transaction (a so-called "clean bank" transaction).
	Financial Trust Co., Carlisle **First Federal Savings Bank, Hanover**	10/9/89	Com Mut	596 77				An unassisted supervisory conversion.
	CCNB Corp., New Cumberland[7 9] **Parent Federal Savings Bank, Lancaster[8]**	10/3/89	Com Stk	1,126 71	NA	NA	NA	Acquisition for cash or stock of a sound, stock thrift institution.
Texas	**NCNB Texas National Bank, Dallas** **University Federal SA, Houston**	10/13/89	Com Stk	27,941 2,615	3.69			Assisted supervisory transaction (a so-called "clean bank" transaction).
	Hibernia National Bank in Texas, Pflugerville **Trinity Valley S&LA, Cleveland**	10/6/89	Com Stk	NA 86	0.56			Assisted supervisory transaction (a so-called "clean bank" transaction).
	NCNB Texas National Bank, Dallas **Village Savings Bank FSB, Houston**	9/22/89	Com Stk	27,941 91	0.75			Assisted supervisory transaction (a so-called "clean bank" transaction).
	NCNB Texas National Bank, Dallas **First Capital SA of Texas, Houston**	9/22/89	Com Stk	27,941 76	0.41			Assisted supervisory transaction (a so-called "clean bank" transaction).
	Hibernia National Bank in Texas, Pflugerville **Humble S&LA, Humble**	9/15/89	Com Stk	NA 46	0.38			Assisted supervisory transaction (a so-called "clean bank" transaction).
	NCNB Texas National Bank, Dallas **American FSB, Austin**	9/8/89	Com Stk	27,941 32	0.17			Assisted supervisory transaction (a so-called "clean bank" transaction).
	NCNB Texas National Bank, Dallas **Century S&LA, Baytown**	8/18/89	Com Stk	27,941 58	0.03			Assisted supervisory transaction (a so-called "clean bank" transaction).
	Comercia Bank-Texas, Dallas **Park Cities SA, Dallas**	8/10/89	Com Stk	611 44	0.05			Assisted supervisory transaction (a so-called "clean bank" transaction).
Wisconsin	**Marshall & Ilsley Corp., Milwaukee[8 10]** **Central Federal S&LA, Ripon**	9/13/89	Com Mut	6,692 99				A modified conversion.

Data Source: Data provided by **BEI Golembe, Inc., Washington, D.C.** from its Deals Database. (1)— Institution Type. Com= commercial banking organization. Stk= stock savings institution. Mut= mutual savings institution. (2)— For deals where the target thrift has less than $500 million in total assets, balance sheet data are as of June 30 or December 31 preceding the date of announcement (application) excepted as noted. In transactions where the target thrift has total assets of $500 million or more, balance sheet data are as of the quarter preceding the date of announcement except as noted. (3)— Price minus book divided by total deposits. (4)— Price is valued as of application date, exept in deals where the target had total assets greater than $500 million in which case price is valued at announcement date. (5)— Income is net income before securities transactions and is for the full calendar year prior to the announcement (application) date for deals where the target had less than $500 million in assets, except as noted. If the target had more than $500 million in assets, net income is for the trailing four quarters preceding the date of announcement, except as noted. (6)— Balance sheet data as of 6/30/89. (7)— Balance sheet data as of 3/31/89. (8)— Terms not disclosed. (9)— BB&T will issue 1.75 shares of common stock for each of the 388,500 outstanding shares of First FSB common stock. First FSB agreed conditionally to give BB&T an option to purchase 128,000 shares of its authorized stock at $26 per share. (10)— Plans to convert Central into a bank subsidiary. **NA**— Not available.

Source: BEI Golembe Inc.

Top 100 Banks in Mortgage-Backed Security Holdings

Based on government-insured and privately issued securities held on Sept. 30, 1989 (dollar amounts in thousands)

Rank 9/89		Mortgage-Backed Securities (MBS) 9/30/89	9/30/88	% Chg.	Government MBS as % of All MBS 9/30/89	9/30/88	Total Assets 9/30/89	Total Securities 9/30/89	MBS/Assets 9/30/89	9/30/88	MBS/Securities 9/30/89	9/30/88	Total Securities /Assets 9/30/89	9/30/88
1	Bank of America NT&SA, San Francisco	4 738 000	5 027 000	5 75	99 07	98 69	84 755 001	7 027 000	5 59	6 09	67 43	70 07	8 29	8 70
2	Chemical Bank, New York	3 876 000	3 442 000	12 61	100 00	100 00	49 353 000	8 160 000	7 85	6 34	47 50	53 47	16 53	11 85
3	Pittsburgh National Bank	3 873 269	2 172 924	78 25	100 00	100 00	15 966 751	4 737 462	24 26	14 05	81 76	56 22	29 67	24 99
4	National Bank of Detroit	2 794 950	838 052	233 51	100 00	100 00	16 409 840	4 513 534	17 03	5 34	61 92	24 11	27 51	22 14
5	Wells Fargo Bank NA, San Francisco	2 175 060	1 840 798	18 16	99 75	100 00	45 408 316	2 645 233	4 79	4 37	82 23	65 01	5 83	6 72
6	Signet Bank/Virginia, Richmond	2 171 696	1 645 521	31 98	100 00	94 00	8 696 020	2 576 414	24 97	21 76	84 29	79 75	29 63	27 29
7	NCNB Texas National Bank, Dallas	2 130 812	434 578	390 32	100 00	99 99	29 470 478	5 687 148	7 23	1 70	37 47	13 80	19 30	12 29
8	Morgan Guaranty Trust Co., New York	1 732 103	1 209 021	43 26	100 00	100 00	65 164 183	15 127 549	2 66	1 69	11 45	8 76	23 21	19 34
9	First Union National Bank, Charlotte, N.C.	1 690 355	909 397	85 88	100 00	97 87	17 976 721	4 519 020	9 40	6 42	37 41	32 52	25 14	19 73
10	Mellon Bank NA, Pittsburgh	1 571 086	972 463	61 56	100 00	100 00	22 562 520	2 956 512	6 96	4 38	53 14	39 97	13 10	10 95
11	Norwest Bank Minnesota NA, Minneapolis	1 564 455	687 665	127 50	100 00	100 00	8 753 032	2 143 394	17 87	7 72	72 99	37 36	24 49	20 66
12	NCNB National Bank of North Carolina, Charlotte	1 560 988	341 750	356 76	100 00	100 00	18 085 103	3 505 012	8 63	2 16	44 54	12 20	19 38	17 72
13	Connecticut National Bank, Hartford	1 434 456	805 319	78 12	100 00	100 00	12 795 274	2 354 822	11 21	7 29	60 92	40 68	18 40	17 93
14	Sovran Bank NA, Richmond	1 331 915	279 964	375 75	100 00	100 00	13 271 732	2 442 130	10 04	2 37	54 54	17 24	18 40	13 77
15	NCNB National Bank of Florida, Tampa	1 167 916	2 499	46635 33	100 00	100 00	10 507 115	2 337 189	11 12	0 03	49 97	0 12	22 24	22 83
16	Florida National Bank, Jacksonville	1 026 342	1 596 881	35 73	100 00	100 00	7 666 333	1 432 506	13 39	21 25	71 65	76 50	18 69	27 77
17	First Fidelity Bank NA, Newark, N.J.	977 366	619 664	57 73	100 00	100 00	11 612 855	2 816 336	8 27	5 56	34 70	26 64	23 84	20 88
18	Manufacturers Hanover Trust Co., New York	965 000	863 000	11 82	100 00	100 00	55 016 000	6 645 000	1 75	1 40	14 52	13 60	12 08	10 26
19	Hibernia National Bank, New Orleans	892 843	676 267	32 03	100 00	100 00	6 175 436	1 210 262	14 46	12 61	73 77	61 18	19 60	20 61
20	Manufacturers National Bank, Detroit	883 311	639 535	38 12	100 00	100 00	8 281 374	1 213 979	10 67	7 81	72 76	61 30	14 66	12 74
21	Fidelity Bank NA, Philadelphia	859 309	155 646	452 09	73 13	100 00	9 193 024	1 718 354	9 35	1 50	50 01	9 56	18 69	15 70
22	Comerica Bank - Detroit	851 468	502 938	69 30	100 00	100 00	9 328 060	1 951 116	9 13	6 01	43 64	32 06	20 92	19 96
23	Michigan National Bank, Farmington Hills	830 419	280 101	196 47	100 00	100 00	9 521 614	1 896 659	8 72	3 15	43 78	22 73	19 92	13 86
24	Texas Commerce Bank NA, Houston	821 250	31 748	2486 78	100 00	100 00	10 347 854	2 022 648	7 94	0 27	40 60	2 04	19 55	13 35
25	First Union National Bank Florida, Jacksonville	817 018	943 970	13 45	100 00	100 00	8 819 998	1 541 595	9 26	10 70	53 00	52 14	17 48	20 52
26	Shawmut Bank NA, Boston	814 036	1 248 922	34 82	100 00	80 97	9 303 190	1 396 612	8 75	13 06	58 29	71 25	15 01	18 34
27	Premier Bank NA, Baton Rouge, La.	792 486	404 017	96 15	100 00	99 90	4 183 400	1 160 595	18 94	23 10	68 28	71 90	27 74	32 13
28	First Interstate Bank NA, Houston	783 481	932 633	15 99	100 00	100 00	6 207 928	1 110 224	12 62	11 02	70 57	61 95	17 88	17 79
29	Marine Midland Bank NA, Buffalo, N.Y.	714 040	151 111	372 53	100 00	100 00	21 605 256	1 099 575	3 30	0 70	64 94	17 04	5 09	4 10
30	Frost National Bank, San Antonio, Tex.	705 586	278 406	153 44	100 00	99 86	2 592 572	1 054 685	27 22	11 29	66 90	46 68	40 68	24 19
31	Bank of Baltimore	702 298	439 050	59 96	100 00	100 00	3 329 917	913 876	21 09	14 55	76 85	55 56	27 44	26 19
32	Citizens & Southern National Bank, Atlanta	683 568	425 279	60 73	100 00	100 00	12 362 782	2 230 127	5 53	3 85	30 65	22 93	18 04	16 80
33	Equitable Bank NA, Baltimore	645 177	747 345	13 67	100 00	100 00	4 889 834	1 340 639	13 19	15 63	48 12	44 08	27 42	35 45
34	First Pennsylvania Bank NA, Philadelphia	612 394	450 120	36 05	100 00	100 00	6 547 216	924 676	9 35	7 33	66 23	52 64	14 12	13 93
35	Exchange National Bank, Chicago	579 999	285 799	102 94	70 75	100 00	2 878 310	906 647	20 15	11 49	63 97	40 87	31 50	28 11
36	Citizens Fidelity Bank & Trust Co., Louisville	570 561	500 534	13 99	100 00	97 76	5 473 018	1 341 668	10 42	10 41	42 53	54 95	24 51	18 94
37	Central Fidelity Bank, Richmond	551 857	419 333	31 60	100 00	100 00	5 065 240	830 453	10 89	9 14	66 45	58 41	16 40	15 65
38	Citizens & Southern National Bank, Fort Lauderdale, Fla.	540 925	297 401	81 88	100 00	100 00	6 010 643	1 390 103	9 00	5 69	38 91	23 84	23 13	23 86
39	Chase Manhattan Bank NA, New York	533 388	174 224	206 15	29 72		82 711 031	7 102 921	0 64	0 23	7 51	3 08	8 59	7 31
40	Huntington National Bank, Columbus, Ohio	527 509	180 809	191 75	100 00	100 00	8 435 292	2 077 691	6 21	2 38	25 39	13 45	24 46	17 69
41	Southeast Bank NA, Miami	527 103	489 493	7 68	100 00	100 00	14 316 593	1 968 271	3 68	3 75	26 78	21 95	13 75	17 11
42	Dominion Bank NA, Roanoke, Va.	526 281	563 196	6 55	100 00	100 00	4 308 122	664 104	12 22	13 54	79 25	76 46	15 42	17 71
43	First Union National Bank, Atlanta	519 178	483 100	7 47	100 00	100 00	4 355 015	742 557	11 92	11 91	69 92	64 54	17 05	18 46
44	First National Bank of Maryland, Baltimore	513 801	655 194	21 58	100 00	75 27	6 266 386	1 047 448	8 20	11 32	49 05	55 30	16 72	20 48
45	First City Texas - Houston NA	512 546	N A		100 00		6 978 055	938 648	7 35		54 60		13 45	17 73
46	Bank One Texas NA, Dallas	511 998	686 820	25 45	100 00	89 79	12 637 774	1 722 881	4 05	3 89	29 72	31 63	13 63	12 29
47	AmSouth Bank Birmingham NA, Ala.	490 854	337 099	45 61	100 00	100 00	7 215 812	1 737 188	6 80	4 65	28 26	18 90	24 07	24 63
48	Wachovia Bank & Trust Co., Winston-Salem, N.C.	488 017	430 498	13 36	100 00	100 00	14 974 260	2 162 720	3 26	3 37	22 56	20 66	14 44	16 32
49	First Tennessee Bank NA, Memphis	480 013	334 920	43 32	100 00	100 00	6 042 863	1 157 162	7 94	5 87	41 48	33 45	19 15	17 55
50	Central Bank of the South, Birmingham, Ala.	457 917	265 377	72 55	100 00	100 00	4 272 730	1 104 482	10 72	6 84	41 46	33 35	25 85	20 50
51	Marine Bank, Warren, Pa.	451 194	471 637	4 33	100 00	100 00	1 749 860	863 912	25 78	29 51	52 23	59 10	49 37	49 93
52	United Jersey Bank, Hackensack, N.J.	451 122	291 539	54 74	43 14	10 49	4 913 183	869 964	9 18	6 66	51 86	39 85	17 71	16 71
53	First Bank NA, Minneapolis	450 380	499 155	9 77	100 00	100 00	13 304 655	1 819 303	3 39	2 84	24 76	13 60	13 67	20 88
54	Sovran Bank Maryland, Bethesda	447 170	148 561	201 00	100 00	100 00	4 168 826	1 059 221	10 73	3 9	42 22	21 05	25 41	18 52
55	Maryland National Bank, Baltimore	437 291	508 400	13 99	100 00	100 00	9 709 354	1 021 935	4 50	5 32	42 79	41 49	10 53	12 83
56	United State National Bank, Portland, Ore.	435 909	25 347	1619 77	100 00	100 00	9 779 160	1 281 946	4 46	0 29	34 00	2 40	13 11	11 99
57	Norwest Bank South Dakota NA, Sioux Falls	430 305	251 777	70 91	100 00	100 00	2 005 394	577 131	21 46	14 47	74 56	48 45	28 78	29 87
58	Bank South NA, Atlanta	414 490	188 497	119 89	100 00	100 00	4 042 455	814 727	10 25	5 13	50 87	31 16	20 15	16 46
59	South Carolina National Bank, Charleston	399 041	270 197	47 69	100 00	100 00	5 899 953	813 715	6 76	5 24	49 04	40 73	13 79	12 87
60	Signet Bank/Maryland, Baltimore	395 910	606 742	34 75	100 00	96 70	3 761 432	461 565	10 53	16 58	85 78	90 27	12 27	18 37
61	International Bank of Commerce, Laredo, Tex.	374 508	242 406	54 50	100 00	100 00	881 950	426 892	42 46	29 86	87 73	67 73	48 40	44 09
62	Citibank NA, New York	374 000	191 000	95 81	100 00	100 00	158 535 000	10 005 000	0 24	0 12	3 74	1 87	6 31	6 65
63	Morgan Bank Delaware, Wilmington	367 321	93 538	292 70	100 00	100 00	4 521 185	605 655	8 12	2 98	60 65	16 78	13 40	17 73
64	Fleet National Bank, Providence, R.I.	365 812	376 456	2 83	100 00	100 00	8 386 217	948 413	4 36	5 22	38 57	43 64	11 31	11 95
65	Bank One Dayton NA, Ohio	362 334	24 022	1408 34	84 44	67 01	2 439 276	528 503	14 85	1 18	68 56	7 49	21 67	15 78
66	Equibank, Pittsburgh	358 557	417 561	14 13	99 90	99 90	3 073 580	487 854	11 67	15 22	73 50	74 48	15 87	20 43
67	First Union National Bank, Greenville, S.C.	355 627	385 769	7 81	100 00	100 00	1 431 284	370 846	24 85	26 98	95 9	96 17	25 91	28 05
68	Bankers Trust Co., New York	352 039	75 608	365 61	100 00	100 00	50 313 808	3 787 477	0 70	0 13	9 29	2 48	7 53	5 38
69	First Fidelity Bank NA, Totowa, N.J.	351 344	261 465	34 38	100 00	100 00	2 401 136	788 869	14 63	11 34	44 54	43 88	32 85	25 85
70	Bank of New England NA, Boston	338 936	97 500	247 63	100 00	99 49	14 681 480	1 476 336	2 31	0 66	22 96	5 10	10 06	13 02
71	Ameritrust Co. NA, Cleveland	337 277	52 012	548 46	100 00	100 00	8 587 857	869 605	3 93	0 67	38 79	6 30	10 13	10 57
72	Southtrust Bank of Alabama NA, Birmingham	328 400	153 197	114 36	100 00	100 00	3 347 721	801 157	9 81	5 11	40 99	21 37	23 93	23 93
73	First Interstate Bank Nevada NA, Reno	326 924	265 389	23 19	100 00	100 00	3 631 678	1 063 786	9 00	7 71	30 73	24 68	29 29	31 24
74	First Interstate Bank Oregon NA, Portland	325 436	294 595	10 47	100 00	100 00	6 278 730	1 372 036	5 18	5 24	23 72	21 83	21 85	24 02
75	State Street Bank & Trust Co., Boston	322 874	79 006	308 67	60 88	3 10	8 305 334	2 347 356	3 89	1 07	13 75	3 49	28 26	30 78
76	Barnett Bank of Pinellas County, St. Petersburg, Fla.	313 496	296 294	5 81	100 00	100 00	2 394 782	431 505	13 43	14 04	72 65	70 54	18 48	19 90
77	Key Bank of Western New York NA, Jamestown	308 555	57 599	435 70	96 86	100 00	1 182 809	417 887	26 09	5 41	73 84	16 70	35 33	32 38
78	Chemical Bank New Jersey NA, Morristown	307 943	152 315	102 18	100 00	100 00	4 522 654	605 484	6 81	3 62	50 86	35 24	13 39	10 28
79	American Security Bank NA, Washington, D.C.	297 352	172 467	72 39	100 00	100 00	5 532 191	971 761	5 37	3 19	30 60	21 40	17 57	14 90
80	Chase Lincoln First Bank NA, Rochester, N. Y.	296 617	182 418	62 60	98 73	100 00	6 323 271	406 998	4 69	3 03	72 88	47 82	6 44	6 34
81	Manufacturers & Traders Trust Co., Buffalo, N.Y.	295 000	277 442	6 33	100 00	100 00	4 014 826	571 955	7 35	7 68	51 58	49 11	14 25	15 64
82	Bank of Hawaii, Honolulu	286 135	14 842	1827 87	100 00	100 00	7 277 776	1 199 706	3 93	0 25	23 85	1 54	16 48	16 31
83	Merchants Bank NA, Allentown, Pa.	284 690	109 140	160 85	100 00	100 00	1 888 000	593 595	15 08	6 07	47 96	22 62	31 44	26 81
84	First National Bank, Atlanta	280 762	225 255	24 64	100 00	100 00	8 173 546	1 276 909	3 44	2 96	21 99	18 85	15 62	15 73
85	Republic National Bank, New York	277 048	378 381	26 78	100 00	100 00	21 363 385	2 962 069	1 30	1 82	9 35	10 74	13 87	16 91
86	Bank One NA, Indianapolis	274 855	137 322	100 15	85 10	100 00	4 307 097	1 037 336	6 38	3 68	26 50	22 77	24 08	16 17
87	Norwest Bank Des Moines NA, Iowa	266 847	74 354	258 89	100 00	100 00	1 525 313	289 003	17 49	5 29	92 33	56 17	18 95	9 42
88	Continental Bank NA, Chicago	266 461	210 294	26 71	100 00	100 00	31 621 452	2 239 773	0 84	0 66	11 90	9 42	7 08	6 97
89	Connecticut Bank & Trust Co. NA, Hartford	245 873	43 709	462 52	100 00	100 00	9 906 185	1 185 418	2 48	0 46	20 74	2 54	11 97	18 21
90	NCNB National Bank South Carolina, Columbia	240 948	N A		100 00		4 277 528	893 501	5 63		26 97		20 89	12 30
91	San Diego Trust & Savings Bank, Calif.	239 798	151 644	58 13	100 00	100 00	1 399 265	427 432	17 14	11 25	56 10	33 90	30 55	33 18
92	Southern National Bank, Lumberton, N.C.	236 618	38 688	511 61	100 00	100 00	2 507 536	719 526	9 44	1 80	32 89	9 18	28 69	19 57
93	Irving Trust Co., New York (a)	236 499	251 020	5 78	99 67	99 57	23 563 243	1 245 192	1 00	1 12	18 99	15 90	5 28	7 06
94	Norwest Bank North Dakota NA, Fargo	231 079	110 582	108 97	100 00	100 00	969 574	314 746	23 83	12 45	73 42	37 75	32 46	32 98
95	Imperial Bank, Los Angeles	229 728	144 433	59 06	100 00	100 00	2 790 465	455 158	8 23	6 57	50 47	26 80	16 31	24 51
96	Key Bank Central New York NA, Syracuse	221 118	211 200	4 70	100 00	100 00	2 413 038	547 891	9 16	8 82	40 36	37 32	22 71	23 65
97	Valley National Bank, Phoenix, Ariz.	215 680	215 732	0 02	100 00	100 00	9 260 792	1 171 910	2 33	2 24	18 40	14 42	12 65	15 56
98	First American Bank, McLean, Va.	207 917	180 898	14 94	100 00	100 00	3 811 842	910 365	5 45	5 31	22 84	27 69	23 88	19 18
99	Meridian Bank, Reading, Pa.	199 623	248 594	19 70	100 00	66 43	8 512 891	1 479 719	2 34	3 31	13 49	16 12	17 38	20 50
100	Central Trust Co. NA, Cincinnati	195 803	72 711	169 29	100 00	100 00	3 717 101	643 555	5 27	2 22	30 43	17 45	17 31	12 71

Data source: ADP Data Services Division, New York, from its data base of federally insured commercial banks. ADP restates the 1988 data for 1989 mergers. **Mortgage-Backed Securities** are the book value of all of bank s holdings of U.S. government and private certificates of participation in pools of residential mortgages. Mortgage securities held in a bank s trading accounts are excluded. **Government Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are U.S. government-issued or -guaranteed; included are certificates of participation in pools of residential mortgages issued or guaranteed by the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), and the Federal Home Loan Mortgage Corp. (FHLMC). **Private Mortgage-Backed Securities** are the book value of all holdings of certificates of participation in pools of residential mortgages that are issued by others (e.g. other depository institutions or insurance companies) that are not guaranteed by the U.S. government. **Government MBS as % of All MBS** is the ratio of government mortgage-backed securities to total mortgage backed securities (government plus private). **Total assets** are total assets of the bank, including domestic and foreign offices. **Total Securities** are the book value of securities of all types held as assets by the bank. **MBS/Assets** is the ratio of total mortgage-backed securities to total assets. **MBS/Securities** is the ratio of total mortgage backed securities to total securities. **Securities/Assets** is the ratio of total securities to total assets. All ratios are expressed as a percent. **(a)**—Merged into Bank of New York in Oct. 1989.

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Summary Statistics

Top 100 Banks in Mortgage-Backed Securities – Sept. 30, 1989

Largest Ratios: Mortgage-Backed Securities/Assets

		Ratio (%)
1.	Int'l Bank of Commerce, Laredo, Tex.	42.46
2.	Frost National Bank, San Antonio, Tex.	27.22
3.	Key Bank of W. New York NA, Jamestown	26.09
4.	Marine Bank, Warren, Penn.	25.78
5.	Signet Bank/Virginia, Richmond	24.97
6.	First Union Nat'l Bank, Greenville, S.C.	24.85
7.	Pittsburgh National Bank	24.26
8.	Norwest Bank North Dakota NA, Fargo	23.83
9.	Norwest Bank S. Dakota NA, Sioux Falls	21.46
10.	Bank of Baltimore	21.09

Largest Ratios: M-B Securities/Total Securities

		Ratio (%)
1.	First Union Nat'l Bank, Greenville, S.C.	95.90
2.	Norwest Bank Des Moines NA, Iowa	92.33
3.	Int'l Bank of Commerce, Laredo, Tex.	87.73
4.	Signet Bank/Maryland, Baltimore	85.78
5.	Signet Bank/Virginia, Richmond	84.29
6.	Wells Fargo Bank NA, San Fransisco	82.23
7.	Pittsburgh National Bank	81.76
8.	Dominion Bank NA, Roanoke, Va.	79.25
9.	Bank of Baltimore	76.85
10.	Norwest Bank S. Dakota NA, Sioux Falls	74.56

Largest Gainers in M-B Securities (9/88-9/89)

		(%)
1.	NCNB National Bank of Florida, Tampa	46,635
2.	Texas Commerce Bank NA, Houston	2,486
3.	Bank of Hawaii, Honolulu	1,827
4.	United States Nat'l Bank, Portland, Ore.	1,619
5.	Bank One Dayton NA, Ohio	1,408
6.	Ameritrust Co. NA, Cleveland	548
7.	Southern Nat'l Bk of N.C., Lumberton	512
8.	Connecticut Bank & Trust Co. NA, Hartford	463
9.	Fidelity Bank NA, Philadelphia	452
10.	Key Bank of Western N.Y. NA, Jamestown	436

Top 100 Thrifts in Mortgage-Backed Securities – Sept. 30, 1989

Largest Ratios: Mortgage-Backed Securities to Assets

		Ratio (%)
1.	Guardian Savings & Loan Assn., Houston	84.36
2.	Roosevelt Bank, FSB, Chesterfield, Mo.	62.37
3.	Financial FS & LA, Miami Lakes, Fla.	57.39
4.	Santa Barbara S&LA, Calif.	56.28
5.	Commercial FS & LA, Omaha, Neb.	49.83
6.	Seamen's Bk for Svgs, FSB, New York	48.91
7.	Crossland Svgs, FSB, Salt Lake City, Utah	48.27
8.	Primerit Bank, FSB, Las Vegas, Nev.	45.85
9.	Standard Federal Bank, Troy, Mich.	45.04
10.	First Federal of Michigan, Detroit	43.96

Largest Gainers in M-B Securities (9/88-9/89)

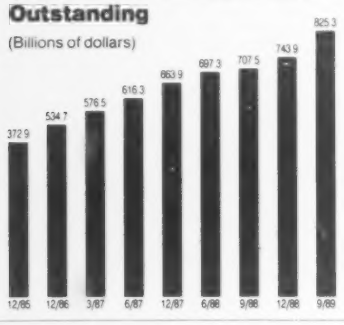
		(%)
1.	Union Federal Savings Bank, Los Angeles	324.39
2.	Anchor Svgs Bank, FSB, North Port, N.Y.	191.98
3.	Citizens Federal Bank, FSB, Miami	155.18
4.	Far West S & LA, Newport Beach Calif.	89.88
5.	California Federal Bank, FSB, Los Angeles	78.04
6.	Secor Bank, FSB, Birmingham, Ala.	77.59
7.	First Nationwide Bk, FSB, San Francisco	73.40
8.	Household Bank, FSB, Newport Beach, CA	61.93
9.	St. Paul Federal Bank for Svgs, Chicago	60.93
10.	Decatur FS & LA, Georgia	57.06

Largest Declines in M-B Securities (9/88-9/89)

		(%)
1.	Gibraltar Savings, Beverly Hills, Calif.	-83.69
2.	Homestead Svgs, FS & LA, San Francisco	-61.49
3.	CenTrust Bank, SSB, Miami	-55.18
4.	Northeast Savings, FA, Hartford, Conn.	-42.75
5.	City Federal Savings Bank, Elizabeth, N.J.	-34.32
6.	Farm & Home Savings Assn., Nevada, Mo.	-31.11
7.	TCF Bank Savings, FSB, Minneapolis	-29.96
8.	Seamen's Bank for Savings, FSB, N.Y.	-29.73
9.	Pacific First Federal Svgs Bank, Seattle	-28.10
10.	Carteret Savings Bank, FA, Newark, N.J.	-27.66

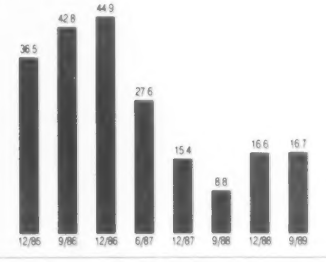
Government M-B Securities Outstanding

(Billions of dollars)



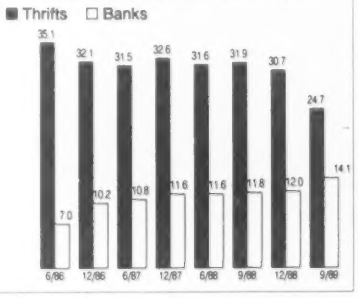
Government M-B Securities: Annual Growth Rates

(Percentage)



Percentage of Total Mortgage-Backed Securities

■ Thrifts □ Banks



Bank and Thrift Holdings of Mortgage-Backed Securities

December 31, 1985 to September 30,1989 (Billions of dollars)

		Thrift Mortgage-Backed Securities				Bank Mortgage-Backed Securities				
Date	Mortgage-Backed Securities Outstanding[1]	Total Held[2]	As % of Total Outstanding	As % of Thrift Assets	Held by Top 100 Thrifts	Top 100's % Share of Thrift Total	Total Held[2]	As % of Total Outstanding	As % of Bank Assets	Held by Top 100 Banks	Top 100's % Share of Bank Total
9/30/89	$859.0	$212.0	24.7%	13.8%	$134.4	63.4%	120.8	14.1%	3.8%	$73.5	60.8%
12/31/88	774.1	237.7	30.7	15.0			92.5	12.0	3.0		
9/30/88	735.3	234.2	31.9	15.0	N.A.	N.A.	86.9	11.8	2.8	48.3	55.6
6/30/88	728.0	230.2	31.6	15.2	154.8	67.2	84.3	11.6	2.8	48.1	57.1
12/31/87	692.0	225.5	32.6	15.4			80.6	11.6	2.7		
6/30/87	637.7	200.6	31.5	14.3	134.9	67.2	68.6	10.8	2.4	$39.3	57.3
12/31/86	546.5	175.3	32.1	13.0			55.5	10.2	1.9		
6/30/86	434.2[3]	152.6	35.1	11.8	N.A.	N.A.	30.3	7.0	1.1	$18.0	59.4
12/31/85	372.9[3]	122.7	32.9[3]	10.0			24.5	6.6	0.9		

Mortgage-Backed Securities include mortgage-backed pass through securities issued or guaranteed by an agency or instrument of the U.S. plus privately-issued mortgage-backed pass through securities. (1)— Sources of these data: **Inside Mortgage Capital Markets, a Washington, D.C.** based publication for the secondary mortgage market. In addition, **Inside Mortgage Capital Markets** provided data on privately-issued mortgage-backed securities for the periods 6/87 and 12/86. Data on privately-issued mortgage-backed securities were not available prior to 12/86. For the three periods 12/85 through 12/86, data for government mortgage-backed securities were provided by **Mortgage Bankers Association of America, Washington, D.C.** (2)— Totals include government mortgage-backed securities only. (3)— Sources of these data: the **Office of Thrift Supervision, Washington, D.C.** for SAIF-insured thrifts, and the **Federal Deposit Insurance Corp., Washington, D.C.** for BIF-insured thrifts. (4)— **American Banker** estimated the mortgage-backed securities held by FDIC-insured thrifts on 12/85. **N.A.**— Not available.

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Top 100 Firms in Discretionary Trust Assets

Banks and non-deposit trust companies ranked in order of 1988 market value of assets under management

Rank 1988		Market Value of Discretionary Assets 1988	1987	Rank 1987	Gain in Rank	Trust Inc. Rank 1988	Asset Rank 1988
1	Bankers Trust New York Corp.	80,600,000,000	64,600,000,000	2	+1	4	9
2	J.P. Morgan & Co., Inc., New York	69,400,000,000	65,441,000,000	1		1	4
3	Wells Fargo & Co., San Francisco	67,454,107,000★	53,911,000,000	3		13	11
4	Mellon Bank Corp., Pittsburgh	66,888,000,000	53,531,000,000	4		7	16
5	PNC Financial Corp., Pittsburgh	41,177,000,000	44,304,000,000	6	+1	10	13
6	Chase Manhattan Corp., New York	39,324,000,000	35,985,000,000	7	+1	3	2
7	Citicorp, New York	38,773,277,000	51,883,062,000	5		2	1
8	State Street Boston Corp.	38,400,000,000	29,800,000,000	9	+1	5	62
9	Chemical Banking Corp., New York	29,966,808,000	33,811,620,000	8		9	6
10	Northern Trust Corp., Chicago	28,959,909,000	25,141,797,000	11	+1	8	56
11	First Chicago Corp.	27,354,497,000	24,466,885,000	12	+1	18	12
12	Boatmen's Bancshares Inc., St. Louis, Mo. (a)	22,573,529,000	10,251,000,000	35	+ 23	24	41
13	First Interstate Bancorp., Los Angeles	20,176,728,000	18,008,752,000	16	+3	15	8
14	Wilmington Trust Co., Del.	20,021,151,000	18,498,422,000	15		43	
15	SunTrust Banks, Inc., Atlanta	19,875,796,000	16,836,588,000	19	+4	17	20
16	Security Pacific Corp., Los Angeles	19,115,817,000	19,994,000,000	14		12	5
17	Harris Bankcorp., Inc., Chicago	17,842,804,000	14,322,401,000	23	+6	20	47
18	U.S. Trust Corp., New York	17,054,000,000	15,888,710,000	20	+2	11	121
19	Fiduciary Trust Co., New York	16,708,322,000	15,213,316,000	21	+2	41	
20	Capital Guardian Trust Co., Los Angeles	16,648,758,000	17,827,444,000	17		40	
21	NCNB Texas National Bank, Dallas (b)	16,271,903,000#	17,496,918,000	18		22	
22	National City Corp., Cleveland (c)	16,137,257,000	9,662,854,000	37	+ 15	25	33
23	Bank of New York Co., Inc. (d)	15,007,900,000	14,663,961,000	22		6	10
24	Manufacturers National Corp., Detroit	14,882,506,000	12,075,650,000	28	+4	45	60
25	First Bank System, Minneapolis	14,386,000,000	13,649,000,000	24		23	28
26	Bank of Boston Corp.	13,734,700,000	12,774,517,000	25		16	14
27	NBD Bancorp., Inc., Detroit	12,578,728,000	11,024,444,000	31	+4	30	29
28	Ameritrust Corp., Cleveland	12,330,892,000	11,182,020,000	30	+2	31	51
29	Bank of New England Corp., Boston	12,198,889,000	12,528,088,000	26		19	15
30	First Fidelity Bancorporation, Newark, N.J. (e)	11,801,468,000	5,500,000,000	53	+ 23	27	19
31	Continental Bank Corp., Chicago	11,797,009,000	12,400,919,000	27		32	17
32	Shawmut National Corp., Hartford, Conn. (f)	11,501,591,000	5,867,790,000	49	+ 17	21	23
33	Banc One Corp., Columbus, Ohio	10,728,126,000	9,952,734,000	36	+3	26	26
34	CoreStates Financial Corp., Philadelphia	9,345,111,000	8,530,579,000	39	+5	55	39
35	First Wachovia Corp., Winston-Salem, N.C.	9,313,716,000	8,083,449,503	41	+6	28	31
36	Fleet/Norstar Financial Group, Inc., Providence, R.I.	9,234,322,000	7,158,797,000	43	+7	34	21
37	First Pennsylvania Corp., Philadelphia	9,091,828,000	8,609,229,000	38	+1	53	74
38	Sovran Financial Corp., Norfolk, Va.	8,350,450,000	6,325,324,000	48	+ 10	38	30
39	Mercantile Bancorp., Inc., St. Louis, Mo.	8,117,078,000	8,214,242,000	40	+1	61	73
40	Marine Midland Banks, Inc., Buffalo, N.Y.	8,052,045,000	7,442,000,000	43(r)	+3	46	24
41	Manufacturers Hanover Corp., New York	7,987,276,000	29,026,774,000	10		14	7
42	MCorp, Dallas (g)	7,967,797,924	4,074,000,000	64	+ 22	39	37
43	NCNB Corp., Charlotte, N.C. (h)	7,886,614,000	6,641,000,000	46	+3	36	18
44	Norwest Corp., Minneapolis	7,846,300,000#	7,590,200,000	42		33	32
45	Citizens & Southern Corp., Atlanta	7,659,145,000	6,799,595,000	45		42	34
46	MNC Financial, Inc., Baltimore (i)	7,264,820,000	6,887,000,000	44		50	38
47	First Union Corp., Charlotte, N.C.	7,078,327,000	6,488,870,000	47		37	22
48	BankAmerica Corp., San Francisco	6,953,117,000	10,392,590,000	34		29	3
49	Crestar Financial Corp., Richmond	6,194,043,000	6,424,362,000	47(r)		51	53
50	Trust Services of America, Inc., Los Angeles	6,162,000,000	5,151,124,000	57	+7	59	
51	Firstar Corp., Milwaukee (j)	6,091,192,000	5,857,478,000	50		44	65
52	Midlantic Corp., Edison, N.J.	5,502,042,000	5,102,601,000	58	+6	48	35
53	Comerica Inc., Detroit	5,473,040,000	5,527,555,000	52		47	48
54	INB Financial Corp., Indianapolis (k)	5,007,266,000	4,952,200,000	59	+5	79	78
55	Society Corp., Cleveland	4,922,880,000	4,555,439,000	60	+5	57	54
56	Trustcorp, Inc., Toledo, Ohio	4,855,487,000	5,266,283,000	55		73	77
57	AmSouth Bancorp., Birmingham, Ala.	4,794,992,000	4,460,499,000	61	+4	62	63
58	United Missouri Bancshares Inc., Kansas City, Mo.	4,492,175,000	3,828,000,000	68	+ 10	71	105
59	Fifth Third Bancorp., Cincinnati	4,365,428,000★	3,374,900,000	73	+14	72	87
60	Boston Safe Deposit & Trust Co. (l)	4,288,691,000	3,578,000,000	72(r)	+12	35	
61	Meridian Bancorp, Inc., Reading, Pa.	4,205,000,000	3,967,920,000	66	+5	69	57
62	United Banks of Colorado, Denver	4,011,929,000	3,744,000,000	70	+8	86	82
63	Barnett Banks, Inc., Jacksonville, Fla.	3,920,683,000	4,349,496,000	62		52	25
64	Glenmede Trust Co., Philadelphia	3,910,988,645	3,700,000,000	71	+ 7	114	
65	BanCal Tri-State Corp., San Francisco	3,786,645,000	2,548,791,000	82	+ 17	49	69
66	Old Kent Financial Corp., Grand Rapids, Mich.	3,779,440,000	4,058,955,000	65		77	84
67	Marshall & Ilsley Corp., Milwaukee	3,404,922,000	3,000,000,000	75	+ 8	54	70
68	KeyCorp, Albany, N.Y.	3,171,411,677	3,781,669,000	69	+1	65	42
69	U.S. Bancorp., Portland, Ore.	3,159,645,000	2,979,370,000	76	+7	56	43
70	First of America Bank Corp., Kalamazoo, Mich.	3,133,415,000	2,821,898,000	78	+8	67	56
71	Southeast Banking Corp., Miami	3,035,751,000	2,816,927,000	79	+8	64	40
72	Bessemer Trust Co. NA, New York	2,982,604,000	2,470,000,000	86(r)	+14	58	
73	Texas American Bancshares Inc., Fort Worth	2,904,666,000	2,764,093,000	80	+7	81	95
74	First City Bancorporation of Texas, Inc., Houston	2,782,804,000	3,443,167,000	72		60	44
75	Star Banc Corp., Cincinnati (m)	2,759,945,000	2,425,313,726	87	+ 12	75	83
76	Horizon Bancorp., Morristown, N.J. (n)	2,689,529,000	2,471,323,000	85	+ 9	104	
77	First American Corp., Nashville, Tenn.	2,686,800,000	2,763,600,000	81	+4	98	67
78	Riggs National Corp., Washington, D.C.	2,662,441,000	2,148,025,000	92	+ 14	83	88
79	Hibernia Corp., New Orleans, La.	2,609,649,000	2,865,517,000	77		108	81
80	Valley National Corp., Phoenix, Ariz.	2,597,211,000	2,448,917,000	86	+6	68	45
81	Delaware Trust Co., Wilmington	2,596,000,000	2,293,000,000	89(r)	+ 8	128	
82	Bancorp Hawaii, Inc., Honolulu	2,375,850,000	2,191,040,000	91	+9	78	72
83	Cullen/Frost Bankers Inc., San Antonio	2,298,355,988	1,665,734,344	102	+ 19	93	112
84	Liberty National Bancorp, Inc., Louisville, Ky.	2,218,519,000	2,100,000,000	93	+ 9	115	119
85	Banks of Mid-America, Inc., Oklahoma City	2,200,000,000	2,488,958,000	83		95	
86	Bessemer Trust Co., Woodbridge, N.J.	2,132,677,000	1,826,600,000	97	+ 11	80	
87	BancOklahoma Corp., Tulsa	2,129,204,000	2,230,999,000	89	+2	100	
88	Union Bank, San Francisco (o)	2,073,583,000	1,010,475,000	118	+30	84	
89	Premier Bancorp, Inc., Baton Rouge, La.	2,058,795,000	2,483,000,000	86		109	101
90	Florida National Banks of Florida, Jacksonville	1,984,806,000	1,800,000,000	98	+ 8	82	66
91	First Tennessee National Corp., Memphis	1,983,270,000	1,865,066,000	95	+4	97	76
92	Firstier Inc., Omaha, Neb.	1,962,139,000	2,194,219,000	90		85	150
93	Commerce Bancshares Inc., Kansas City, Mo.	1,939,965,000	1,842,167,000	96	+3	89	85
94	South Carolina National Corp., Columbia	1,902,713,000	1,428,744,000	109	+ 15	86	84
95	Keystone Financial, Inc., Harrisburg, Pa.	1,820,041,000	1,866,717,000	95(r)			142
96	Valley Capital Corp., Las Vegas, Nev.	1,729,995,000#					
97	First American Bankshares, Washington, D.C.	1,725,899,000	1,627,310,000	103	+6	92	52
98	Huntington Bancshares Inc., Columbus, Ohio	1,699,640,391	1,707,916,000	100	+2	76	58
99	La Salle National Corp., Chicago	1,687,187,000	1,500,000,000	107	+ 8	70	118
100	Northeast Bancorp, Inc., New Haven, Conn.	1,661,553,000	1,549,802,000	104	+4	103	111
	TOTALS FOR THE TOP 100 FIRMS‡	$1,160.3 Bil.★	$1,104.8 Bil.(R)	+5.0%			

Data Source: American Banker survey of the largest commercial banking firms and nondeposit trust companies in the nation. **Discretionary assets:** assets of accounts over which a firm is authorized to make investment decisions. Also includes assets in accounts for which the firm recommends, but does not make, investments. Assets of accounts where the firm shares investment power are also included. **Trust Inc. Rank 1988:** The rank based on gross trust and custodian income for 1988. **Asset rank 1988:** The rank based on total consolidated assets of the commercial holding company as of 12/31/88. **(a)**— The 1988 data include the former Centerre Bancorp. St. Louis, acquired 12/88. **(b)**— A newly chartered bank created by the FDIC on 7/30/88 to merge 40 bank subsidiaries of the insolvent First RepublicBank Corp. The 1987 data are for First RepublicBank Corp. **(c)**— The 1988 data include the former First Kentucky National Corp. acquired 7/88. **(d)**— The 1988 data do not include Irving Bank Corp. acquired 12/88. **(e)**— On a pro forma basis, First Fidelity would have ranked 34th in managed assets in 1987 with $10.2 billion. **(f)**— On a pro forma basis, Shawmut National would have ranked 37th in managed assets in 1987 with $9.8 billion. **(g)**— The 1987 asset figure is understated due to a misclassification of accounts, and the firm is unable to restate the 1987 figure. **(h)**— The 1988 data do not include NCNB Texas National Bank, Dallas. **(i)**— Bulk of company's trust operations are handled by Security Trust Co. NA, Washington, D.C. **(j)**— Formerly known as First Wisconsin Corp. **(k)**— Formerly known as Indiana National Corp. **(l)**— Excludes assets managed by its parent, The Boston Company. **(m)**— Formerly known as First National Cincinnati Corp. **(n)**— Acquired by Chemical Banking Corp., New York, 1/89. **(o)**— Formerly California First Bank. **(r)**— Based on revised data. Rank firm would have had, if the revised data had been used. **(★)**— Revised since publication on 6/27/89. **(#)**— Data were received after publication on 6/27/89. **(‡)**— The 1987 data are for the top 100 firms that year. **(R)**— Revised. **N.A.**— Not available.

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Top 100 Firms in Trust Income

Banks and non-deposit trust companies ranked in order of 1988 gross operating trust revenues

Rank 1988		Total Trust Income 1988	1987	Rank 1987	Gain in Rank	Total Operating Income 1988	Trust Income As % of Oper. Income	1988 Market Value Of Trust Assets
1	J.P. Morgan & Co., Inc., New York	453,300,000	443,000,000	2	+1	7,839,400,000	5.8	451,455,000,000
2	Citicorp, New York	450,285,000	513,000,000	1		32,024,000,000	1.4	457,287,000,000
3	Chase Manhattan Corp., New York	358,819,000	321,000,000	3		12,322,105,000	2.9	230,340,000,000
4	Bankers Trust New York Corp.	321,542,000	292,692,000	4		5,851,287,000	5.5	1,157,400,000,000
5	State Street Boston Corp.	292,800,000	236,161,000	6	+1	896,827,000	32.6	644,300,000,000
6	Bank of New York Co., Inc. (a)	263,285,000	235,618,000	7	+1	2,620,380,000	10.0	355,479,532,000
7	Mellon Bank Corp., Pittsburgh	261,000,000	257,000,000	5		3,256,000,000	8.0	217,551,000,000
8	Northern Trust Corp., Chicago	206,800,000	180,301,000	8		1,003,100,000	20.6	178,409,900,000
9	Chemical Banking Corp., New York	182,900,000	157,900,000	11	+2	7,644,000,000	2.4	203,276,581,000
10	PNC Financial Corp., Pittsburgh	173,313,000	166,193,000	10		3,827,202,000	4.5	75,919,000,000
11	U.S. Trust Corp., New York	155,189,000	154,322,000	13	+2	361,841,000	42.9	209,800,000,000
12	Security Pacific Corp., Los Angeles	153,800,000	137,200,000	14	+2	8,483,100,000	1.8	185,325,130,000
13	Wells Fargo & Co., San Francisco	153,700,000	156,500,000	12		4,853,000,000	3.2	86,874,935,000
14	Manufacturers Hanover Corp., New York	149,000,000	168,668,000	9		8,545,000,000	1.7	59,418,172,000
15	First Interstate Bancorp., Los Angeles	143,910,000	136,004,037	15		5,932,134,000	2.4	86,941,825,000
16	Bank of Boston Corp.	140,290,000	135,644,000	16		5,295,645,000	2.6	78,400,000,000
17	SunTrust Banks, Inc., Atlanta	134,656,000	115,624,000	19	+2	2,888,957,000	4.7	46,119,466,482
18	First Chicago Corp.	126,500,000	119,648,000	17		4,815,500,000	2.6	158,939,771,000
19	Bank of New England Corp., Boston	119,192,000	117,588,000	18		3,196,722,000	3.7	78,697,249,000
20	Harris Bankcorp., Inc., Chicago	100,842,000	94,995,000	21	+1	1,165,569,000	8.7	79,879,511,000
21	Shawmut National Corp., Hartford, Conn. (b)	97,386,000	49,140,000	41	+ 20	2,811,162,000	3.5	23,368,603,012
22	NCNB Texas National Bank, Dallas (c)	93,095,204#	92,150,000	22				51,156,595,000
23	First Bank System, Minneapolis	84,900,000	85,921,000	24	+1	1,943,100,000	4.4	44,484,000,000
24	Boatmen's Bancshares Inc., St. Louis, Mo. (d)	80,078,000	26,465,000	67	+ 43	1,378,207,000	5.8	36,613,431,000
25	National City Corp., Cleveland (e)	78,484,000	55,782,000	32	+7	2,213,668,000	3.5	39,850,302,000
26	Banc One Corp., Columbus, Ohio	74,719,000	75,979,000	25		2,734,548,000	2.7	37,702,906,000
27	First Fidelity Bancorporation, Newark, N.J. (f)	73,508,000	35,551,000	53	+ 26	2,805,449,000	2.6	58,632,439,000
28	First Wachovia Corp., Winston-Salem, N.C.	72,921,000	69,002,000	27		2,020,159,000	3.6	51,116,015,000
29	BankAmerica Corp., San Francisco	70,986,000	97,983,000	20		10,181,000,000	0.7	36,498,135,000
30	NBD Bancorp., Inc., Detroit	70,379,000	61,793,000	30		2,180,909,000	3.2	57,774,944,000
31	Ameritrust Corp., Cleveland	68,963,000	64,458,000	28		1,052,342,000	6.6	37,174,698,000
32	Continental Bank Corp., Chicago	68,900,000	69,700,000	26		3,060,400,000	2.3	89,372,384,000
33	Norwest Corp., Minneapolis	65,900,000	62,400,000	29		2,479,700,000	2.7	30,883,600,000
34	Fleet/Norstar Financial Group, Inc., Providence, R.I.	63,191,000	55,543,000	33		3,051,146,000	2.1	14,507,312,000
35	Boston Safe Deposit & Trust Co.	60,658,000	52,505,000	37	+2	1,423,191,000	4.3	173,621,249,000
36	NCNB Corp., Charlotte, N.C. (g)	60,652,000	55,163,000	34		2,829,790,000	2.1	10,185,236,000
37	First Union Corp., Charlotte, N.C.	60,486,000	58,025,000	31		2,899,049,000	2.1	14,990,100,000
38	Sovran Financial Corp., Norfolk, Va.	54,372,000	50,320,000	39	+1	2,230,288,000	2.4	37,718,499,000
39	MCorp, Dallas	52,538,943	54,637,000	36		1,255,111,938	4.2	16,045,184,671
40	Capital Guardian Trust Co., Los Angeles	52,174,000	54,830,000	35		54,170,000	96.3	20,908,137,000
41	Fiduciary Trust Co., New York	50,884,029	49,821,459	40		63,927,370	79.6	42,788,004,000
42	Citizens & Southern Corp., Atlanta	50,474,866	47,013,000	43	+1	80,473,521	83.5	34,179,310,000
43	Wilmington Trust Co., Del.	50,209,000	45,636,000	45	+2	313,032,000	16.0	85,631,297,000
44	Firstar Corp., Milwaukee (h)	49,350,000	49,099,000	42		849,515,000	5.8	23,337,744,000
45	Manufacturers National Corp., Detroit	44,119,000	37,904,000	48	+3	924,387,000	4.8	37,075,059,859
46	Marine Midland Banks, Inc., Buffalo, N.Y.	41,575,000	41,346,000	47	+1	2,848,604,000	1.5	71,441,043,000
47	Comerica Inc., Detroit	39,046,000	35,828,000	51	+4	1,042,800,000	3.7	10,549,400,000
48	Midlantic Corp., Edison, N.J.	38,411,000	34,346,000	55	+7	1,846,469,000	2.1	11,709,984,000
49	BanCal Tri-State Corp., San Francisco	38,409,000	30,529,000	62	+ 13	583,161,000	6.6	20,318,828,000
50	MNC Financial, Inc., Baltimore (i)	38,087,000	37,019,000	50		1,983,300,000	1.9	18,640,000,000
51	Crestar Financial Corp., Richmond	37,153,000	34,081,000r	57r	+6	1,018,337,000	3.6	18,843,967,000
52	Barnett Banks, Inc., Jacksonville, Fla.	36,640,000	30,880,000	61	+ 9	2,545,740,000	1.4	8,293,182,000
53	First Pennsylvania Corp., Philadelphia	36,412,000	37,312,000	49		622,645,000	5.8	47,027,456,000
54	Marshall & Ilsley Corp., Milwaukee	36,320,000	33,897,000	57	+3	676,595,000	5.4	9,580,471,000
55	CoreStates Financial Corp., Philadelphia	36,303,000	34,301,000	56	+1	1,629,658,000	2.2	68,172,490,000
56	U.S. Bancorp., Portland, Ore.	35,317,000	30,283,000	63	+7	1,380,554,000	2.6	6,669,023,000
57	Society Corp., Cleveland	35,281,000	35,693,000	52		971,581,000	3.6	11,148,147,000
58	Bessemer Trust Co. NA, New York	33,115,583	N.A.			33,115,593	100.0	3,977,096,000
59	Trust Services of America, Inc., Los Angeles	32,792,000	26,549,000	66	+7	33,417,000	98.1	8,673,000,000
60	First City Bancorporation of Texas, Inc., Houston	32,721,000	33,450,000	58		1,183,427,000	2.8	9,467,771,138
61	Mercantile Bancorp., Inc., St. Louis, Mo.	31,334,000	31,144,000	60		672,904,000	4.7	20,339,519,000
62	AmSouth Bancorp., Birmingham, Ala.	30,057,000	28,121,000	64	+2	797,329,000	3.8	13,296,763,000
63	Mercantile Bankshares Corp., Baltimore	29,132,000	27,221,000	65	+2	361,889,000	8.0	N.A.
64	Southeast Banking Corp., Miami	27,720,000	25,519,000	68	+4	1,405,477,000	2.0	6,107,778,000
65	KeyCorp, Albany, N.Y.	27,174,000	24,103,000	71	+6	1,394,202,000	1.9	6,451,096,892
66	United Banks of Colorado, Denver	27,117,000	25,436,000	69	+3	568,816,000	4.8	6,836,103,000
67	First of America Ba k Corp., Kalamazoo, Mich.	25,984,000	20,884,000	77	+ 10	894,974,000	2.9	5,212,744,000
68	Valley National Corp., Phoenix, Ariz.	25,055,000	23,700,000	72	+4	1,147,388,000	2.2	15,867,320,000
69	Meridian Bancorp, Inc., Reading, Pa.	24,080,000	21,388,000	76	+7	950,024,000	2.5	12,196,000,000
70	La Salle National Corp., Chicago	22,845,000	18,372,000	84	+ 14	255,428,000	8.9	6,331,636,000
71	United Missouri Bancshares Inc., Kansas City, Mo.	22,725,000	20,460,000	78	+7	333,573,000	6.8	68,337,050,000
72	Fifth Third Bancorp., Cincinnati	22,271,000	19,420,000	82	+ 10	506,338,000	4.4	11,483,609,245
73	Trusticorp, Inc., Toledo, Ohio	22,085,000	21,400,000	75	+2	564,322,000	3.9	6,782,691,000
74	Bank of Tokyo Trust Co., New York	22,078,000	22,362,754	73		561,530,000	3.9	1,339,630,954
75	Star Banc Corp., Cincinnati (j)	21,544,000	17,785,000	86	+ 11	530,944,000	4.1	9,017,495,000
76	Huntington Bancshares Inc., Columbus, Ohio	21,192,000	19,681,000	80	+4	880,576,000	2.4	10,394,459,858
77	Old Kent Financial Corp., Grand Rapids, Mich.	19,938,108	20,015,000	79	+2	636,655,000	3.1	5,067,797,000
78	Bancorp Hawaii, Inc., Honolulu	19,914,000	17,469,000	87	+ 9	629,796,000	3.2	5,542,088,000
79	INB Financial Corp., Indianapolis (k)	19,428,000	18,710,000	83	+4	544,891,000	3.6	14,691,828,000
80	Bessemer Trust Co., Woodbridge, N.J.	18,498,000	17,020,000	89	+ 9	20,670,000	89.5	2,163,228,000
81	Texas American Bancshares Inc., Fort Worth	18,311,633	19,473,000	81		438,147,000	4.2	4,708,042,000
82	Florida National Banks of Florida, Jacksonville	18,161,000	16,429,000	90	+8	749,219,000	2.4	6,447,633,000
83	Riggs National Corp., Washington, D.C.	17,543,000	14,946,000	92	+ 9	562,390,000	3.1	20,336,766,000
84	Union Bank, San Francisco	16,880,000	15,502,000	91	+7	788,323,000	2.1	9,081,653,000
85	Firstier Inc., Omaha, Neb.	15,797,000	14,770,000	94	+ 9	215,418,000	7.3	8,175,696,000
86	South Carolina National Corp., Columbia	15,038,000	14,117,000	96	+ 10	551,693,000	2.7	4,044,783,000
87	J&J Schroder Bank & Trust Co., New York	14,946,000	17,847,000	85		320,547,000	4.7	43,054,025,000
88	Sanwa Bank California, San Francisco	14,926,000	14,503,000	95	+7	575,980,000	2.6	N.A.
89	Commerce Bancshares Inc., Kansas City, Mo.	14,872,000	14,887,000	93	+4	478,861,000	3.1	5,219,527,000
90	Signet Banking Corp., Richmond	14,831,800	10,665,000	111	+ 21	1,271,775,000	1.2	6,785,785,000
91	Michigan National Corp., Farmington Hills	14,265,000	13,727,000	97	+6	1,093,522,000	1.3	N.A.
92	First American Bankshares, Washington, D.C.	13,967,000	13,068,434	100	+8	952,768,000	1.5	4,310,095,035
93	Cullen/Frost Bankers Inc., San Antonio	13,912,000	13,716,000	96	+5	314,526,000	4.4	6,736,024,909
94	National Westminster Bancorp, Inc., New York	13,837,000				1,746,879,000	0.8	51,857,869,000
95	Banks of Mid-America, Inc., Oklahoma City	12,859,000	13,161,000	99	+4	189,912,000	6.8	N.A.
96	Merchants National Corp., Indianapolis	12,808,000	12,084,000	103	+7	452,346,000	2.8	N.A.
97	First Tennessee National Corp., Memphis	12,731,847	12,980,460	101	+4	611,178,000	2.1	8,631,399,000
98	First American Corp., Nashville, Tenn.	12,703,000	11,653,000	105	+7	696,540,000	1.8	3,305,900,000
99	BayBanks, Inc., Boston	12,551,000	11,768,000	104	+5	920,575,000	1.4	2,671,286,000
100	BancOklahoma Corp., Tulsa	12,431,000	12,314,000	102	+2	224,193,000	5.5	6,053,489,367
	TOTALS FOR THE TOP 100 FIRMS‡	$7,311.6 Mil.*	$7,039.5 Mil.(R)	+3.9%				

Data Sources: American Banker survey of the largest commercial banking firms and nondeposit trust companies in the nation; annual reports; Federal Reserve Board Y-9 data for bank holding companies; and the federal regulatory report of income for banks. **Gross operating income** of the trust department includes income from all types of fiduciary services but excludes all non-operating credits. **Market value of all trust assets** includes discretionary assets, nondiscretionary assets, corporate trust accounts (in some cases), and accounts of a strictly custodial nature. **(a)**— The 1988 data include Irving Bancorp. for the month of December only. **(b)**— On 2/29/88, Hartford National Corp. acquired Shawmut National Corp. and changed title to Shawmut National Corp. On a pro forma basis, Shawmut National would have ranked 20th in 1987 with gross trust income of $100.8 million. **(c)**— A newly chartered bank created by the FDIC on 7/30/88 to merge 40 bank subsidiaries of the insolvent First RepublicBank Corp. The 1987 data are for First RepublicBank Corp. **(d)**— The 1988 data include the former Centerre Bancorp., St. Louis, acquired 12/88. **(e)**— The 1988 data include the former First Kentucky National Corp. acquired 7/88. **(f)**— On 2/29/88, First Fidelity Bancorp acquired Fidelcor, Inc. On a pro forma basis, First Fidelity would have ranked 29th in 1987 with gross trust income of $67.1 million. **(g)**— Does not include NCNB Texas National Bank. **(h)**— Formerly known as First Wisconsin Corp. **(i)**— Bulk of company's trust operations are handled by Security Trust Co. NA, Washington, D.C. **(j)**— Formerly known as First National Cincinnati Corp. **(k)**— Formerly known as Indiana National Corp. **(R)**— Revised. **(‡)**— The 1987 total is for the top 100 firms in trust income that year. **(#)**— Data were received after publication on 6/27/89. **N.A.**— Not available.

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Top 100 Firms in Discretionary Trust Assets

Listed Geographically and Within State by Trust Assets on Dec. 31, 1988 (Millions of Dollars)

1988		Trust Assets 12/31/88	No. of Subs.	Affil. Inv. Adv. Subs.
	ALABAMA			
57	AmSouth Bancorp., Birmingham	4,796	1	No
	ARIZONA			
88	Valley National Corp., Phoenix	2,597	2	No
	CALIFORNIA			
3*	Wells Fargo & Co., San Francisco	67,454*	2	Yes
13	First Interstate Bancorp., Los Angeles	20,177	20	No
16	Security Pacific Corp., Los Angeles	19,116	9	Yes
20	Capital Guardian Trust Co., Los Angeles	16,649	0	No
48	BankAmerica Corp., San Francisco	6,953	2	No
50	Trust Services of America, Inc., Los Angeles	6,162	2	Yes
65	BanCal Tri-State Corp., San Francisco	3,787	1	No
84	Union Bank, San Francisco	2,074	N.A.	N.A.
	COLORADO			
62	United Banks of Colorado, Denver	4,012	8	No
	CONNECTICUT			
32	Shawmut National Corp., Hartford	11,502	14	Yes
99	Northeast Bancorp., Inc., New Haven	1,662	N.A.	N.A.
	DELAWARE			
14	Wilmington Trust Co.	20,021	2	No
81	Delaware Trust Co., Wilmington	2,596	1	yes
	DISTRICT OF COLUMBIA			
78	Riggs National Corp., Washington, D.C.	2,662	N.A.	N.A.
97	First American Bankshares, Washington, D.C.	1,726	N.A.	N.A.
	FLORIDA			
63	Barnett Banks, Inc., Jacksonville	3,921	4	No
71	Southeast Banking Corp., Miami	3,036	N.A.	N.A.
90	Florida National Banks of Florida, Jacksonville	1,985	2	Yes
	GEORGIA			
15	SunTrust Banks, Inc., Atlanta	19,876	32	No
45	Citizens & Southern Corp., Atlanta	7,659	7	Yes
	HAWAII			
82	Bancorp Hawaii, Inc., Honolulu	2,376	1	No
	ILLINOIS			
10	Northern Trust Corp., Chicago	28,960	9	Yes
11	First Chicago Corp.	27,354	17	No
17	Harris Bankcorp., Inc., Chicago	17,843	11	Yes
31	Continental Bank Corp., Chicago	11,797	2	No
100	La Salle National Corp., Chicago	1,687	N.A.	N.A.
	INDIANA			
54	INB Financial Corp., Indianapolis	5,007	N.A.	N.A.
	KENTUCKY			
84	Liberty National Bancorp, Inc., Louisville	2,219	N.A.	N.A.
	LOUISIANA			
79	Hibernia Corp., New Orleans	2,610	1	No
89	Premier Bancorp, Inc., Baton Rouge	2,059	2	Yes
	MARYLAND			
46	MNC Financial, Inc., Baltimore	7,265	4	Yes
	MASSACHUSETTS			
8	State Street Boston Corp.	38,400	N.A.	N.A.
26	Bank of Boston Corp.	13,735	N.A.	N.A.
29	Bank of New England Corp., Boston	12,199	11	Yes
60	Boston Safe Deposit & Trust Co.	4,289	0	No
	MICHIGAN			
24	Manufacturers National Corp., Detroit	14,883	4	N.A.
27	NBD Bancorp., Inc., Detroit	12,579	12	No
53	Comerica Inc., Detroit	5,473	9	Yes
66	Old Kent Financial Corp., Grand Rapids	3,779	1	No
70	First of America Bank Corp., Kalamazoo	3,133	N.A.	N.A.
	MINNESOTA			
25	First Bank System, Minneapolis	14,386	11	Yes
44	Norwest Corp., Minneapolis	7,846#	11	Yes
	MISSOURI			
12	Boatmen's Bancshares Inc., St. Louis	22,574	18	No
39	Mercantile Bancorp., Inc., St. Louis	8,117	6	Yes
58	United Missouri Bancshares Inc., Kansas City	4,492	2	No
83	Commerce Bancshares Inc., Kansas City	1,940	4	No
	NEBRASKA			
92	Firstier Inc., Omaha	1,962	2	No
	NEVADA			
96	Valley Capital Corp., Las Vegas,	1,730#	1	No
	NEW JERSEY			
30	First Fidelity Bancorporation, Newark	11,801	5	No
52	Midlantic Corp., Edison	5,502	N.A.	N.A.
76	Horizon Bancorp., Morristown	2,690	1	No
86	Bessemer Trust Co., Woodbridge	2,133	0	No
	NEW YORK			
1	Bankers Trust New York Corp.	80,600	15	Yes
2	J.P. Morgan & Co., Inc., New York	69,400	N.A.	N.A.
6	Chase Manhattan Corp., New York	39,324	6	Yes
7	Citicorp, New York	38,773	39	No‡
9	Chemical Banking Corp., New York	29,967	27	Yes
18	U.S. Trust Corp., New York	17,054	N.A.	N.A.
19	Fiduciary Trust Co., New York	16,708	N.A.	N.A.
23	Bank of New York Co., Inc.	15,008	3	Yes
40	Marine Midland Banks, Inc., Buffalo	8,052	3	Yes
41	Manufacturers Hanover Corp., New York	7,987	10	No‡
68	KeyCorp, Albany	3,171	8	Yes
72	Bessemer Trust Co. NA, New York	2,983	0	No
	NORTH CAROLINA			
35	First Wachovia Corp., Winston-Salem	9,314	2	No
43	NCNB Corp., Charlotte	7,887	3	No
47	First Union Corp., Charlotte	7,078	N.A.	N.A.
	OHIO			
22	National City Corp., Cleveland	16,137	14	No
28	Ameritrust Corp., Cleveland	12,331	11	No
33	Banc One Corp., Columbus	10,728	16	Yes
55	Society Corp., Cleveland	4,923	4	No
56	Trustcorp, Inc., Toledo	4,855	12	Yes
59	Fifth Third Bancorp., Cincinnati	4,365	6	No
75	Star Banc Corp., Cincinnati	2,760	8	No
98	Huntington Bancshares Inc., Columbus	1,700	3	Yes
	OKLAHOMA			
85	Banks of Mid-America, Inc., Oklahoma City	2,200	N.A.	N.A.
87	BancOklahoma Corp., Tulsa	2,129	2	No
	OREGON			
69	U.S. Bancorp., Portland	3,160	3	Yes
	PENNSYLVANIA			
4	Mellon Bank Corp., Pittsburgh	66,888*	11	Yes
5	PNC Financial Corp., Pittsburgh	41,177	14	Yes
34	CoreStates Financial Corp., Philadelphia	9,345	5	Yes
37	First Pennsylvania Corp., Philadelphia	9,052	3	Yes
61	Meridian Bancorp, Inc., Reading	4,205	2	No
64	Glenmede Trust Co., Philadelphia	3,911	0	No
67†	Integra Financial Corp., Pittsburgh	3,708†	N.A.	N.A.
95	Keystone Financial, Inc., Harrisburg	1,820	4	No
	RHODE ISLAND			
36	Fleet/Norstar Fin'l Group, Inc., Providence	9,234	7	Yes
	SOUTH CAROLINA			
94	South Carolina National Corp., Columbia	1,903	2	Yes
	TENNESSEE			
77	First American Corp., Nashville	2,687	N.A.	N.A.
91	First Tennessee National Corp., Memphis	1,983	2	Yes
	TEXAS			
21	NCNB Texas National Bank, Dallas	16,272#	0	No
42	MCorp, Dallas	7,968	2	No
73	Texas American Bancshares Inc., Fort Worth	2,905	9	No
74	First City Bancorporation of Texas, Inc., Houston	2,783	18	No
83	Cullen/Frost Bankers Inc., San Antonio	2,296	5	No
	VIRGINIA			
38	Sovran Financial Corp., Norfolk	8,350	4	Yes
49	Crestar Financial Corp., Richmond	6,194	4	Yes
	WISCONSIN			
51	Firstar Corp., Milwaukee	6,091	7	No
67	Marshall & Ilsley Corp., Milwaukee	3,405	N.A.	N.A.

Data Source: American Banker survey questionnaire mailed to the largest trust firms in the nation. **Number of subsidiaries engaged in trust activity:** American Banker asked respondents to indicate the number of commercial bank subsidiaries, nondeposit trust companies, affiliated investment adviser subsidiaries, and all other subsidiaries engaged in trust activities in 1988. The number shown is the sum of all these subsidiaries. **Affiliated Investment Adviser Subsidiaries:** This column indicates whether or not the firm has an affiliated investment advisor subsidiary or subsidiaries. "Yes" indicates the firm has such a subsidiary and "No" indicates it does not. **N.A.**— If a firm did not respond to the American Banker questionnaire, it was sent a mailgram version of the survey questionnaire. The mailgram did not ask for the number of subsidiaries engaged in trust activities. Thus, for these firms, the data are not available. **(‡)**— Sold its investment adviser subsidiary in 1988. **(†)**— Rank and data are pro forma. Firm was formed on 1/30/89, when Union National Corp., Pittsburgh, and Pennbank Corp., Titusville, merged. Integra also had pro forma trust income of $21.7 million for 1988, and it would have ranked 74th, had it been included in the trust income listing. **(#)**— Revised since publication on 6/27/89. **(F)**— Data received after publication on 6/27/89.

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The 10 Largest Gains in Trust Assets

		Trust Assets 1988	Trust Assets 1987	Percent Increase	Asset Rank
1	Boatmen's Bancshares Inc.	22,573,529,000	10,251,000,000	120.21	12
2	First Fidelity Bancorp.	11,801,468,000	5,500,000,000	114.57	30
3	Union Bank	2,073,583,000	1,010,475,000	105.21	86
4	Shawmut National Corp.	11,501,591,000	5,867,790,000	96.01	32
5	National City Corp.	16,137,257,000	9,662,854,000	67.00	22
6	BanCal Tri-State Corp.	3,786,645,000	2,546,791,000	48.57	65
7	Cullen/Frost Bankers Inc.	2,298,355,988	1,665,734,344	37.98	83
8	South Carolina National Corp.	1,902,713,000	1,429,744,000	33.17	94
9	Sovran Financial Corp.	8,350,450,000	6,325,324,000	32.02	38
10	Fleet/Norstar Fin' Group, Inc.	9,234,322,000	7,158,797,000	28.99	36

The 10 Largest Losses in Trust Assets

		Trust Assets 1988	Trust Assets 1987	Percent Decline	Asset Rank
1	Manufacturers Hanover Corp.	7,987,276,000	29,026,774,000	72.48	41
2	BankAmerica Corp.	6,953,117,000	10,392,580,000	33.10	48
3	Citicorp	38,773,277,000	51,963,052,000	25.27	7
4	First City Bancorp. of Texas	2,782,804,000	3,443,167,000	19.18	74
5	Premier Bancorp, Inc.	2,058,795,000	2,483,000,000	17.08	89
6	KeyCorp	3,171,411,677	3,781,689,000	16.14	68
7	Banks of Mid-America, Inc.	2,200,000,000	2,488,956,000	11.61	85
8	Fifth Third Bancorp.	2,990,401,000	3,374,900,000	11.39	59
9	Chemical Banking Corp.	29,966,808,000	33,811,620,000	11.37	9
10	Firstier Inc.	1,962,139,000	2,194,219,000	10.58	92

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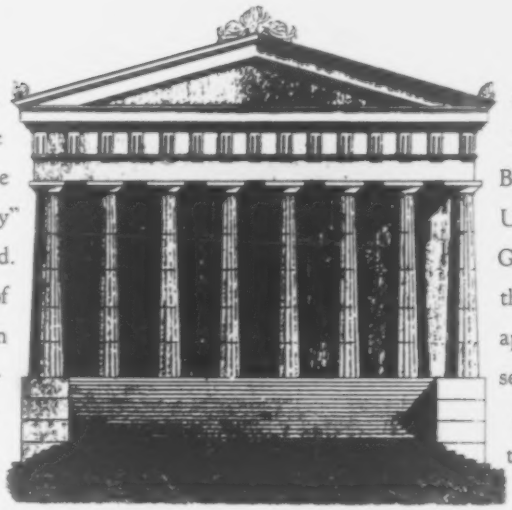

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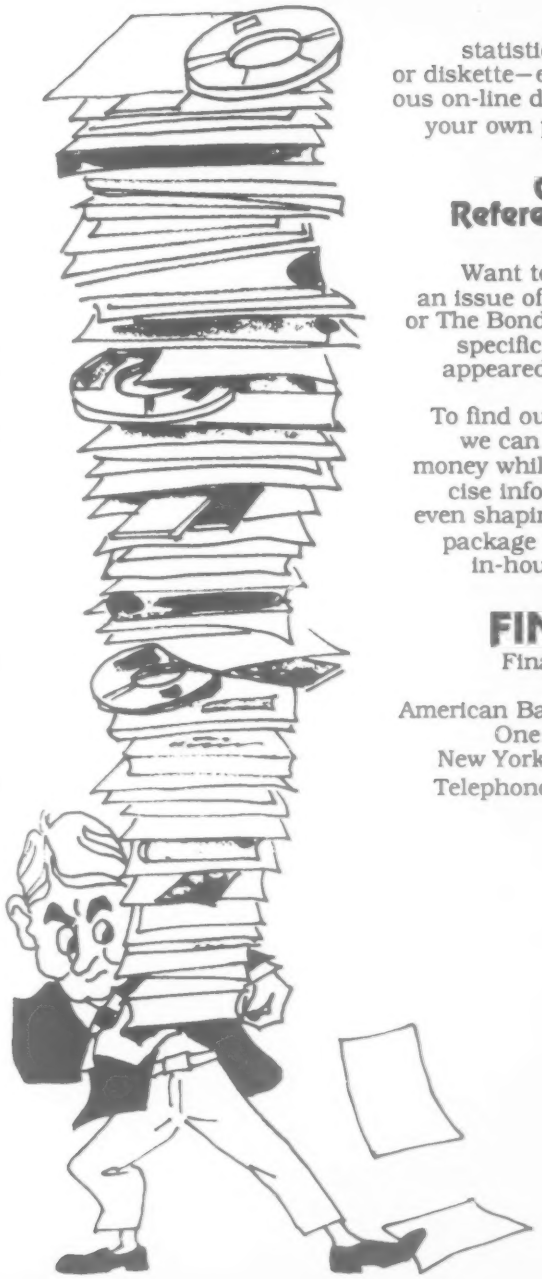

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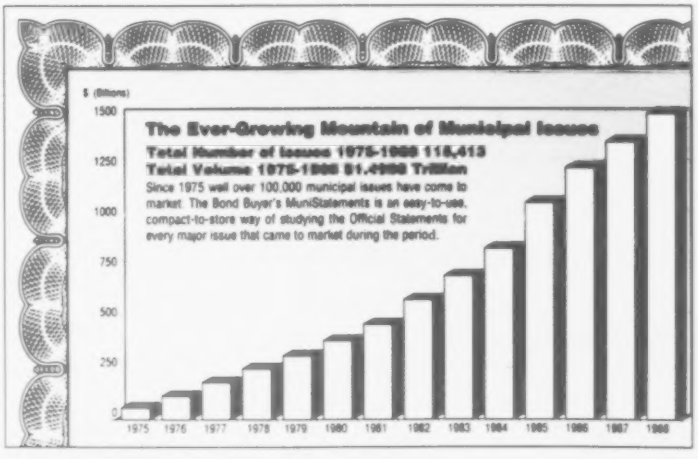
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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP Basis)	RAP Net Worth
1	TCF Banc Savings Assn., Houston	(92.55)	8,528,780	(8,261,000)	6,337,000	14,598,000	23,524,000	17,398,000
2	Amerimac Savings Bank FSB, Hillsboro, Ill.☆	(39.84)	9,045,390	(8,412,000)	39,000	8,451,000	29,564,000	45,000
3	Pelican Homestead & Savings Assn., Metairie, La.	(15.27)	307,592,340	(257,094,000)	65,522,000	322,616,000	2,005,894,000	134,071,000
4	American Bank FSB, Sanford, Mo.	(12.68)	7,518,830	(6,080,000)	1,356,000	7,436,000	55,397,000	2,748,000
5	Capitol Federal Bank for Savings, Chicago	(11.68)	4,121,550	(3,279,000)	1,750,000	5,029,000	33,114,000	2,800,000
6	Long Island Savings Bank of Centereach FSB, N.Y.	(10.67)	327,981,120	(256,002,000)	248,506,000	504,508,000	2,903,812,000	251,527,000
7	Olympic Federal S & LA, Berwyn, Ill.	(9.64)	126,759,580	(96,673,000)	24,219,000	120,892,000	1,123,778,000	34,317,000
8	Far West Federal Bank SB, Portland, Ore.	(9.62)	371,478,640	(283,195,000)	32,269,000	315,464,000	3,258,252,000	63,567,000
9	Lincoln Savings & Loan Assn., Richmond, Va.☆	(9.28)	31,317,750	(23,664,000)	1,809,000	25,473,000	280,598,000	2,954,000
10	Citizens Federal Savings Bank, Jacksonville, Fla.	(9.17)	7,439,840	(5,606,000)	3,990,000	9,596,000	70,724,000	4,241,000
11	Capital-Union Savings FA, Baton Rouge, La.	(8.52)	44,385,050	(32,822,000)	8,484,000	41,306,000	426,741,000	11,827,000
12	Horizon Federal Savings Bank, Wilmette, Ill.☆	(8.44)	135,059,190	(99,627,000)	5,729,000	105,356,000	1,286,429,000	46,628,000
13	Ensign Bank FSB, New York☆	(7.20)	179,732,100	(126,870,000)	25,239,000	152,109,000	1,914,179,000	71,278,000
14	Aspen Savings & Loan Assn., Colo.	(7.01)	12,289,750	(8,608,000)	1,881,000	10,489,000	133,214,000	5,362,000
15	Hometown Federal Savings Bank, Delphi, Ind.☆	(6.94)	6,186,600	(4,320,000)	1,739,000	6,059,000	68,279,000	1,924,000
16	First Annapolis Savings Bank FSB, Md.☆	(6.77)	68,572,590	(47,511,000)	15,142,000	62,653,000	764,706,000	21,166,000
17	Goldome Savings Assn., St. Petersburg, Fla.	(6.76)	155,330,780	(107,606,000)	74,509,000	182,115,000	1,772,941,000	83,167,000
18	First Standard Savings FA, Fairmont, W. Va.	(6.76)	7,138,450	(4,945,000)	1,985,000	6,930,000	80,045,000	2,430,000
19	Grand Prairie Savings & Loan Assn., Stuttgart, Ark.☆	(6.49)	3,065,300	(2,096,000)	721,000	2,817,000	35,127,000	747,000
20	Security Federal Savings & Loan Assn., Richmond, Va.☆	(6.07)	34,005,210	(22,761,000)	3,763,000	26,524,000	401,331,000	6,757,000
21	Hansen Savings Bank SLA, East Brunswick, N.J.☆	(5.98)	47,004,100	(31,309,000)	11,031,000	42,340,000	565,510,000	23,125,000
22	First Federal Savings Bank, Hanover, Pa.	(5.70)	6,318,840	(4,140,000)	335,000	4,475,000	77,103,000	1,339,000
23	Superior Federal Savings Bank, Nacogdoches, Tex.	(5.69)	7,658,560	(5,014,000)	3,670,000	8,684,000	96,836,000	5,503,000
24	Homewood Federal Savings & Loan Assn., Ill.	(5.57)	22,139,300	(14,390,000)	5,049,000	19,439,000	277,749,000	11,602,000
25	Liberty Federal Savings Bank, Randallstown, Md.	(5.57)	3,865,310	(2,513,000)	645,000	3,158,000	48,235,000	2,182,000
26	Haven Federal Savings & Loan Assn., Winter Haven, Fla.	(5.49)	19,328,640	(12,498,000)	6,492,000	18,990,000	246,678,000	7,327,000
27	United Savings of America, Chicago	(5.45)	102,667,850	(66,203,000)	54,441,000	120,644,000	1,336,139,000	55,374,000
28	Empire of America FSB, Buffalo, N.Y.	(5.22)	890,612,620	(565,603,000)	151,491,000	717,094,000	11,550,748,000	240,527,000
29	Mid-America Federal Savings & Loan Assn., Columbus, Ohio☆	(5.07)	100,748,870	(63,305,000)	11,081,000	74,386,000	1,322,515,000	48,909,000
30	Morton Federal Savings & Loan Assn., Ill.	(4.79)	12,083,730	(7,478,000)	427,000	7,855,000	163,046,000	8,312,000
31	Palisade Savings Bank SLA, Ridgefield Park, N.J.	(4.61)	17,461,120	(10,579,000)	23,400,000	33,979,000	263,383,000	26,072,000
32	Guaranty Federal Savings Bank, Warner Robins, Ga.	(4.57)	2,054,050	(1,240,000)	1,426,000	2,666,000	29,801,000	1,554,000
33	Security First Federal S&L Assn., Daytona Beach, Fla.☆	(4.48)	81,105,410	(48,572,000)	25,356,000	73,928,000	1,158,375,000	34,769,000
34	First Jackson Savings Bank FSB, Miss.	(4.37)	7,978,620	(4,731,000)	4,171,000	8,902,000	117,156,000	4,548,000
35	Home Federal Savings Bank, Worcester, Mass.	(4.32)	17,156,620	(10,129,000)	13,232,000	23,361,000	257,615,000	17,750,000
36	Talman Home Federal Savings & Loan Assn., Chicago	(4.28)	409,921,360	(241,072,000)	319,255,000	560,327,000	6,188,639,000	324,328,000
37	Century Federal Savings Bank, Chicago	(4.26)	1,704,310	(1,000,000)	2,059,000	3,059,000	26,536,000	2,084,000
38	Franklin Federal Savings Bank, Morristown, Tenn.	(4.19)	6,940,140	(4,044,000)	5,204,000	9,248,000	105,786,000	6,233,000
39	First Federal Savings & Loan Assn., Pittsburgh	(3.94)	202,625,680	(115,066,000)	91,860,000	206,926,000	3,125,582,000	97,646,000
40	American Federal Savings & Loan Assn., Ada, Okla.	(3.80)	4,672,130	(2,612,000)	3,979,000	6,591,000	75,262,000	6,264,000
41	Great West Savings Bank FSB, Craig, Colo.	(3.67)	2,496,440	(1,373,000)	716,000	2,089,000	39,537,000	2,014,000
42	Atlantic Financial Federal, Bala Cynwyd, Pa.☆	(3.66)	396,123,080	(217,748,000)	156,830,000	374,578,000	6,320,414,000	374,331,000
43	Hometown Savings & Loan Assn. FA, Winfield, Ill.	(3.65)	2,964,790	(1,627,000)	1,425,000	3,052,000	47,645,000	1,493,000
44	Future Federal Savings Bank, Louisville, Ky.☆	(3.59)	32,494,410	(17,709,000)	3,779,000	21,488,000	514,335,000	10,471,000
45	Fidelity New York FSB, Floral Park	(3.49)	119,584,620	(64,296,000)	50,783,000	115,079,000	1,958,033,000	116,939,000
46	Westcoast Svgs & Loan Assn., Pacific Palisades, Calif.☆	(3.45)	4,841,710	(2,590,000)	3,697,000	6,287,000	81,344,000	3,697,000
47	MeraBank FSB, Phoenix, Ariz.☆	(3.34)	414,784,050	(218,487,000)	199,847,000	418,334,000	6,961,569,000	341,088,000
48	Certified Savings Assn., Georgetown, Tex.	(3.30)	7,998,600	(4,191,000)	4,409,000	8,600,000	135,520,000	5,126,000
49	Omni Savings Bank FSB, Columbia, S.C.	(3.30)	7,328,340	(3,840,000)	8,136,000	11,976,000	128,254,000	12,800,000
50	Pioneer Savings Bank, Clearwater, Fla.	(3.13)	126,044,420	(64,310,000)	28,525,000	92,835,000	2,150,649,000	38,991,000
51	Liberty Savings Assn., Houston	(3.02)	5,037,930	(2,526,000)	3,272,000	5,798,000	89,929,000	3,809,000
52	State Home Savings Assn., Bowling Green, Ohio	(2.87)	18,626,730	(9,114,000)	10,293,000	19,407,000	336,498,000	17,214,000
53	State Federal Savings & Loan Assn., Tulsa, Okla.	(2.85)	31,931,280	(15,567,000)	30,846,000	46,413,000	591,865,000	42,413,000
54	Standard Federal Savings Bank, Gaithersburg, Md.☆	(2.82)	92,093,350	(44,638,000)	36,276,000	80,914,000	1,662,759,000	57,888,000
55	Lincoln-Way Federal Savings Bank, New Lenox, Ill.☆	(2.73)	4,407,460	(2,101,000)	3,578,000	5,679,000	82,561,000	3,578,000
56	American Federal Savings & Loan Assn., Des Moines, Iowa☆	(2.70)	57,112,240	(27,061,000)	11,175,000	38,236,000	1,039,944,000	22,303,000
57	Texas Western Federal Savings & Loan Assn., Houston	(2.57)	21,201,310	(9,790,000)	24,969,000	34,759,000	415,136,000	25,355,000
58	Illini Federal Savings & Loan Assn., Fairview Heights, Ill.☆	(2.56)	28,599,630	(13,161,000)	8,853,000	22,014,000	536,635,000	19,197,000
59	El Paso Federal Savings & Loan Assn., Tex.	(2.50)	21,849,630	(9,939,000)	32,936,000	42,875,000	439,896,000	44,671,000
60	Sterling Savings Assn., Spokane, Wash.	(2.49)	38,116,140	(17,286,000)	10,005,000	27,291,000	721,629,000	31,333,000
61	Shadow Lawn Savings Bank SLA, Long Branch, N.J.☆	(2.48)	40,512,450	(18,324,000)	4,423,000	22,747,000	762,362,000	27,246,000
62	Yorkridge-Calvert Savings & Loan Assn., Baltimore☆	(2.46)	31,134,690	(14,028,000)	20,490,000	34,518,000	604,741,000	28,813,000
63	Peoples Savings Bank, Ashtabula, Ohio	(2.38)	15,212,750	(6,722,000)	5,660,000	12,382,000	295,407,000	11,333,000
64	Superior Federal Bank FSB, Fort Smith, Ark.	(2.34)	38,102,470	(16,693,000)	16,939,000	33,632,000	747,281,000	32,835,000
65	Gibraltar Savings FA, Bellevue, Wash.	(2.32)	87,666,660	(38,274,000)	86,006,000	124,280,000	1,770,702,000	96,524,000
66	Jersey Shore Savings & Loan Assn., Toms River, N.J.☆	(2.23)	34,447,950	(14,679,000)	16,324,000	31,003,000	689,968,000	34,468,000
67	First Federal Savings Bank, Wilmington, Del.☆	(2.21)	17,005,230	(7,206,000)	11,030,000	18,236,000	344,877,000	12,513,000
68	Northwest Federal Savings & Loan Assn., Woodward, Okla.	(2.12)	21,843,440	(9,056,000)	43,237,000	52,293,000	478,541,000	45,734,000
69	First Savings Bank, Zion, Ill.☆	(2.10)	4,238,400	(1,746,000)	1,609,000	3,355,000	86,435,000	4,427,000
70	Newton Savings Bank SLA, N.J.	(2.09)	2,000,850	(822,000)	263,000	1,085,000	40,380,000	1,660,000
71	Benjamin Franklin Federal S&L Assn., Portland, Ore.	(2.08)	257,589,170	(105,587,000)	185,895,000	291,482,000	5,358,221,000	254,784,000
72	Vanguard Federal Savings Bank, Vandergrift, Pa.☆	(2.05)	9,209,270	(3,737,000)	4,521,000	8,258,000	190,667,000	6,336,000
73	United Federal Savings Bank, Windom, Minn.☆	(2.03)	9,016,060	(3,640,000)	963,000	4,603,000	183,805,000	6,910,000
74	American Federal Bank FSB, Greenville, S.C.☆	(2.02)	51,612,960	(20,742,000)	32,405,000	53,147,000	1,082,179,000	58,392,000
75	Heartland Federal Savings & Loan Assn., Madison, Ill.☆	(1.98)	8,026,540	(3,187,000)	6,206,000	9,393,000	170,711,000	6,383,000
76	Albany First Federal Savings & Loan Assn., Ga.☆	(1.89)	9,316,000	(3,598,000)	716,000	4,314,000	194,914,000	8,051,000
77	Mutual FSB a Stock Corp., Zanesville, Ohio	(1.87)	15,383,240	(5,900,000)	20,205,000	26,105,000	342,213,000	27,635,000
78	Mercury Savings & Loan Assn., Huntington Beach, Calif.☆	(1.85)	116,354,690	(44,351,000)	46,318,000	90,669,000	2,490,792,000	83,538,000
79	Peninsula Savings & Loan Assn., South San Francisco, Calif.†	(1.80)	3,393,380	(1,274,000)	2,480,000	3,754,000	74,400,000	2,855,000
80	Heritage FSB, Omaha, Neb.☆	(1.79)	11,175,180	(4,182,000)	1,370,000	5,552,000	238,658,000	7,431,000
81	Glen Ridge Savings & Loan Assn., N.J.	(1.70)	10,609,270	(3,835,000)	8,044,000	11,879,000	237,588,000	8,801,000
82	American Charter Fed. Savings & Loan Assn., Lincoln, Neb.☆	(1.65)	66,476,310	(23,607,000)	1,646,000	25,253,000	1,454,230,000	24,232,000
83	Sorety Federal Savings & Loan Assn. FSA, Morganton, N.C.	(1.55)	7,471,300	(2,548,000)	9,114,000	11,662,000	175,772,000	9,428,000
84	Champion Federal Savings & Loan Assn., Bloomington, Ill.	(1.54)	116,889,180	(39,687,000)	70,804,000	110,491,000	2,683,897,000	138,184,000
85	Home Unity Savings & Loan Assn., Lafayette Hill, Pa.	(1.40)	38,407,470	(12,195,000)	2,068,000	14,263,000	888,012,000	21,551,000
86	Colony Savings Bank FSB, Monaca, Pa.☆	(1.40)	23,127,040	(7,351,000)	23,846,000	31,197,000	557,065,000	31,790,000
87	Western Federal Savings & Loan, Marina del Rey, Calif.☆	(1.39)	188,096,310	(59,415,000)	183,506,000	242,921,000	4,532,298,000	199,024,000
88	Argo Savings & Loan Assn. FS&LA, Summit, Ill.	(1.38)	1,722,780	(543,000)	1,707,000	2,250,000	41,576,000	1,957,000
89	Honfed Bank FSB, Honolulu	(1.37)	125,042,010	(39,270,000)	43,605,000	82,875,000	2,941,942,000	117,799,000
90	Charter Federal Savings Bank, Bristol, Va.☆	(1.35)	42,595,700	(13,196,000)	38,885,000	52,081,000	1,032,071,000	46,888,000
91	Seaman's Bank for Savings FSB, New York	(1.30)	192,070,560	(57,984,000)	88,761,000	146,745,000	4,616,297,000	189,538,000
92	Texas Trust Savings Bank FSB, Llano, Tex.	(1.30)	25,121,500	(7,612,000)	26,822,000	34,434,000	618,084,000	26,822,000
93	Fortune Financial S&L Inst., Copperas Cove, Tex.	(1.27)	3,664,600	(1,090,000)	1,837,000	2,927,000	88,747,000	2,353,000
94	United Federal Savings & Loan Assn., Smyrna, Ga.	(1.18)	6,391,770	(1,800,000)	5,539,000	7,339,000	160,398,000	8,306,000
95	First Atlantic Savings & Loan Assn., Plainfield, N.J.☆	(1.16)	54,522,460	(15,163,000)	27,834,000	42,997,000	1,354,979,000	47,169,000
96	Union Federal Savings Bank, Indianapolis	(1.13)	50,118,460	(13,753,000)	16,295,000	30,048,000	1,242,230,000	93,033,000
97	Great American Federal Savings & Loan Assn., Oak Park, Ill.	(1.04)	39,300,920	(10,145,000)	28,069,000	38,214,000	1,010,078,000	39,685,000
98	ABQ Bank FSB, Albuquerque, N.M.☆	(1.02)	85,041,800	(21,656,000)	22,324,000	43,980,000	2,156,840,000	53,875,000
99	Berkley Federal Savings Bank, Norfolk, Va.☆	(1.30)	1,581,770	(395,000)	1,496,000	1,891,000	41,450,000	1,501,000
100	Fulton Federal Savings & Loan Assn., Atlanta	(0.94)	98,965,940	(23,687,000)	54,542,000	78,229,000	2,587,527,000	78,916,000

Data Source: Data provided by **Veribanc Inc., Wakefield, Mass.**, from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** *American Banker* identifies all GAAP-solvent thrifts with a tangible net worth-to-adjusted tangible assets ratio on March 31, 1989, of less than 3% — the minimum standard for all thrifts as of Jan. 1, 1995, according to The Financial Institutions Reform, Recovery, and Enforcement Act of 1989. This legislation requires thrifts to attain a minimum tangible core capital ratio of 1.5% by June 1, 1990, and 3% by Jan. 1, 1995. GAAP-insolvent thrifts — thrifts with negative GAAP net worth — are excluded from this table. (☆)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. (†)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. If excess loan servicing were not included in goodwill and other intangibles, For more detailed footnotes, see page 20A.

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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP Basis)	RAP Net Worth
101	Southern Federal Bank for Savings, Gulfport, Miss.☆	(0.90)	6,034,750	(1,387,000)	1,823,000	3,210,000	158,135,000	6,176,000
102	First Western Federal Savings Bank, Rapid City, S.D.	(0.88)	708,290	(161,000)	1,321,000	1,482,000	19,725,000	1,725,000
103	Charter Savings Bank, Huntington Beach, Calif.	(0.87)	17,059,800	(3,834,000)	13,552,000	17,386,000	458,246,000	14,871,000
104	The Savings Banc S&LA, Arlington, Tex.☆	(0.85)	5,570,130	(1,233,000)	4,801,000	6,034,000	150,605,000	5,551,000
105	Southern California Savings & Loan Assn. FS&LA, Beverly Hills	(0.83)	75,761,210	(16,373,000)	52,405,000	68,778,000	2,048,385,000	267,962,000
106	First Bankers Trust & Savings Assn., Midland, Tex.	(0.74)	4,014,900	(795,000)	2,774,000	3,569,000	110,899,000	3,324,000
107	Home Federal Savings & Loan Assn., Rockford, Ill.	(0.73)	12,893,240	(2,531,000)	6,550,000	9,081,000	354,489,000	25,908,000
108	Guaranty Federal Savings Bank, Dallas	(0.71)	150,486,240	(28,959,000)	78,392,000	107,351,000	4,158,259,000	78,392,000
109	American Pioneer Savings Bank, Orlando, Fla.☆	(0.68)	75,026,410	(13,810,000)	58,745,000	72,555,000	2,113,102,000	72,233,000
110	Beacon Federal Savings Bank, Baldwin, N.Y.☆	(0.65)	17,358,720	(3,081,000)	19,337,000	22,418,000	498,342,000	35,157,300
111	Anchor Savings Bank FSB, Northport, N.Y.	(0.64)	293,240,400	(51,600,000)	467,034,000	518,634,000	8,573,314,000	531,530,000
112	C S L Savings Bank, Tiffin, Ohio☆	(0.63)	4,763,600	(827,000)	1,941,000	2,768,000	133,988,000	2,005,000
113	Heritage Savings Bank FSB, Richmond, Va.	(0.61)	30,279,410	(5,117,000)	5,214,000	10,331,000	849,078,000	20,502,000
114	Statesman Bank for Savings FSB, Waterloo, Iowa	(0.59)	22,577,060	(3,689,000)	21,073,000	24,762,000	654,364,000	53,411,000
115	Monarch Federal Savings & Loan Assn., Kearny, N.J.☆	(0.58)	7,853,620	(1,276,000)	7,002,000	8,278,000	227,532,000	13,446,000
116	Commercial Federal Savings & Loan Assn., Omaha, Neb	(0.56)	219,683,120	(34,433,000)	128,955,000	163,388,000	6,338,392,000	246,835,000
117	Old Borough Savings & Loan Assn., Trenton, N.J.☆	(0.54)	6,333,170	(971,000)	224,000	1,195,000	179,934,000	3,371,000
118	Remington Savings Assn., Elgin, Tex.	(0.52)	6,271,710	(924,000)	5,532,000	6,456,000	184,713,000	7,843,000
119	Territorial Savings & Loan Assn., Honolulu☆	(0.51)	12,201,810	(1,761,000)	5,493,000	7,254,000	355,281,000	9,368,000
120	First American Savings Bank FSB, Canton, Ohio☆	(0.50)	24,343,780	(3,505,000)	22,278,000	25,783,000	720,409,000	49,504,000
121	Nassau Savings & Loan Assn., Princeton, N.J.☆	(0.48)	10,899,010	(1,497,000)	1,461,000	2,953,000	316,520,000	8,123,000
122	Flagler Federal Savings & Loan Assn., Miami	(0.38)	50,641,840	(5,734,000)	22,220,000	27,954,000	1,524,882,000	54,166,000
123	Williamsburg Savings Bank, Salt Lake City, Utah☆	(0.38)	11,966,750	(1,350,000)	9,982,000	11,332,000	365,225,000	11,246,000
124	First Minnesota Savings Bank FSB, Minneapolis☆	(0.33)	106,155,960	(10,572,000)	49,590,000	60,162,000	3,246,294,000	132,448,000
125	Amerifederal Savings Bank, Lawrenceville, N.J.☆	(0.33)	4,497,280	(442,000)	6,848,000	7,290,000	142,466,000	7,543,000
126	ConTrust Savings Bank, Miami	(0.31)	324,367,230	(30,747,000)	359,347,000	390,094,000	10,177,435,000	516,373,000
127	First Federal Savings & Loan Assn., Las Vegas, N.M.	(0.31)	1,929,620	(179,000)	1,822,000	2,001,000	60,355,000	2,213,000
128	The First FA, Orlando, Fla.☆	(0.30)	40,168,630	(3,664,000)	49,356,000	53,020,000	1,269,841,000	60,501,000
129	Enterprise Federal Savings & Loan Assn., Clearwater, Fla.☆	(0.28)	2,185,590	(186,000)	1,058,000	1,244,000	67,897,000	1,712,000
130	First Federal Savings & Loan Assn., Rochester, N.Y.☆	(0.25)	177,817,450	(13,771,000)	122,545,000	136,316,000	5,604,531,000	132,417,000
131	First Federal Savings & Loan Assn., New Braunfels, Tex.	(0.25)	7,868,950	(610,000)	3,525,000	4,135,000	246,100,000	3,874,000
132	United Postal Savings Assn., St. Louis☆	(0.21)	42,646,280	(2,810,000)	84,741,000	87,551,000	1,415,427,000	95,677,000
133	Republic Federal Savings & Loan Assn., Altadena, Calif.	(0.16)	66,712,960	(3,301,000)	53,854,000	57,155,000	2,170,887,000	67,699,000
134	Home Federal S&L Assn. of Lake County, Waukegan, Ill.	(0.15)	12,184,720	(577,000)	12,229,000	12,806,000	399,730,000	12,641,000
135	Globe Savings Bank FSB, El Reno, Okla.	(0.11)	17,290,200	(588,000)	4,704,000	5,292,000	562,032,000	57,686,000
136	Delta Savings Bank, Westminster, Calif.	(0.11)	1,768,550	(65,000)	421,000	486,000	57,271,000	801,000
137	Cascade Savings & Loan Assn., Everett, Wash.†	(0.08)	7,780,800	(204,000)	8,434,000	8,638,000	261,198,000	12,302,000
138	First Western Federal S&L Assn. FS&LA, Wenatchee, Wash.	(0.06)	2,573,550	(54,000)	3,056,000	3,110,000	87,095,000	4,754,000
139	Sunbelt Savings FSB, Dallas	(0.04)	288,320,040	(3,348,000)	4,728,000	8,076,000	9,507,144,000	4,728,000
140	Butte Savings & Loan Assn., Chico, Calif.	(0.04)	3,441,520	(40,000)	3,351,000	3,391,000	116,775,000	3,789,000
141	Century City Savings & Loan Assn., Los Angeles☆	(0.02)	581,010	(3,000)	470,000	473,000	19,740,000	625,000
142	Republic Savings Bank FSB, Matteson, Ill.☆	(0.01)	12,024,460	(37,000)	21,007,000	21,044,000	420,626,000	26,236,000
143	Red River Federal Savings & Loan Assn., Lawton, Okla.	0.00	14,656,350	15,000	15,000	0	489,045,000	11,225,000
144	Conlar Federal Savings Bank, Princeton, N.J.☆	0.01	25,153,740	117,000	19,008,000	18,891,000	861,249,000	37,491,000
145	Grand Federal Savings Bank, Grove, Okla.	0.01	848,330	4,000	4,000	0	28,411,000	366,000
146	Cimarron Federal Savings & Loan Assn., Muskogee, Okla.	0.02	25,329,670	164,000	164,000	0	849,789,000	21,344,000
147	United Savings & Loan Assn., Trenton, N.J.☆	0.04	9,464,950	116,000	1,629,000	1,513,000	320,878,000	12,489,000
148	Viking Savings Assn. FA, Alexandria, Minn.	0.05	652,750	11,000	528,000	517,000	22,642,000	542,000
149	Riverhead Savings Bank FSB, N.Y.	0.07	10,852,010	241,000	26,369,000	26,128,000	395,895,000	26,434,000
150	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	0.08	37,293,110	1,000,000	1,000,000	0	1,276,437,000	39,100,000
151	Huntington Savings & Loan Assn., Huntington Beach, Calif.☆	0.10	3,550,100	127,000	206,000	79,000	122,649,000	684,000
152	Constitution Federal Savings & Loan Assn., Tustin, Calif.☆	0.12	2,154,810	87,000	254,000	167,000	74,894,000	1,528,000
153	First Federal Savings & Loan Assn., Fargo, N.D.	0.13	1,718,940	78,000	78,000	0	59,898,000	2,883,000
154	Chatham Savings & Loan Assn., N.J.	0.13	1,342,890	60,000	1,976,000	1,916,000	48,679,000	2,370,000
155	Family Savings & Loan Assn., Los Angeles	0.15	4,116,280	221,000	629,000	408,000	144,984,000	3,304,000
156	United Federal Savings & Loan Assn., Vidalia, La.	0.16	549,110	31,000	31,000	0	19,337,000	431,000
157	Statewide Savings Bank SLA, Jersey City, N.J.	0.17	16,433,080	968,000	20,296,000	19,328,000	599,364,000	39,601,000
158	Colonial Savings Bank SLA, Rosello Park, N.J.☆	0.18	12,111,810	765,000	1,550,000	785,000	430,012,000	13,108,000
159	First Federal Savings & Loan Assn., Belvidere, Ill.	0.18	1,893,200	118,000	118,000	0	67,040,000	3,970,000
160	Valley Federal Savings & Loan Assn., McAllen, Tex.	0.19	17,567,800	1,196,000	1,196,000	0	625,460,000	8,851,000
161	Cypress Banc Savings Assn., Pittsburg, Tex.	0.21	1,248,960	96,000	563,000	467,000	45,299,000	1,036,000
162	First Federal Savings Bank, Rogers, Ark.	0.24	3,955,850	340,000	5,587,000	5,247,000	148,442,000	9,545,000
163	First Federal Savings & Loan Assn., Creston, Iowa	0.27	1,902,720	192,000	192,000	0	69,824,000	1,446,000
164	Edgar County Savings & Loan Assn., Paris, Ill.	0.28	2,073,950	214,000	214,000	0	76,265,000	1,907,000
165	Citizens Federal Bank FSB, Miami☆	0.29	115,261,420	12,299,000	143,613,000	131,314,000	4,383,328,000	385,380,000
166	First State Savings Assn., Sedalia, Mo.	0.30	5,027,090	556,000	556,000	0	186,103,000	6,374,000
167	Washington Shores Savings Bank FSB, Orlando, Fla.	0.30	286,900	32,000	32,000	0	10,630,000	32,000
168	First Federal Savings & Loan Assn., Thibodaux, La.	0.31	6,508,960	752,000	752,000	0	242,032,000	9,618,000
169	Irvington Federal Savings & Loan Assn., Baltimore	0.31	2,259,400	260,000	260,000	0	83,980,000	4,420,000
170	Heartland Fed. Savings & Loan Assn., Ponca City, Okla.	0.33	27,660,630	3,420,000	4,716,000	1,296,000	1,037,317,000	10,864,000
171	Fairview Federal Savings & Loan Assn., Ellicott City, Md.	0.34	3,759,340	485,000	485,000	0	141,478,000	8,070,000
172	Sonoca Federal Savings & Loan Assn., Baldwinsville, N.Y.	0.35	3,925,270	521,000	521,000	0	148,209,000	7,186,000
173	Black Hawk Federal Savings & Loan Assn., Rock Island, Ill.	0.36	1,940,280	267,000	267,000	0	73,576,000	333,000
174	First Federal Savings & Loan Assn., Tuscola, Ill.	0.36	671,330	91,000	91,000	0	25,411,000	1,310,000
175	Santa Barbara Savings & Loan Assn., Calif.☆	0.38	130,694,380	19,238,000	35,517,000	16,279,000	5,014,025,000	134,238,000
176	Salamanca Federal Savings & Loan Assn., N.Y.	0.38	781,000	113,000	113,000	0	29,800,000	147,000
177	Metropolitan Financial Savings & Loan, Dallas	0.39	22,157,010	3,330,000	3,330,000	0	849,567,000	9,778,000
178	First Federal Savings Bank, Lubbock, Tex.	0.41	6,444,160	1,022,000	1,046,000	24,000	248,396,000	9,468,000
179	Altus Bank FSB, Mobile, Ala.☆	0.42	68,420,540	11,179,000	75,828,000	64,649,000	2,717,967,000	86,970,000
180	Southwestern Savings & Loan Assn., El Paso, Tex.	0.45	3,474,760	617,000	3,405,000	2,788,000	139,180,000	3,968,000
181	First Guaranty Bank for Savings, Hattiesburg, Miss.	0.47	6,338,100	1,176,000	3,140,000	1,964,000	252,434,000	5,752,000
182	Security Savings Bank SLA, Vineland, N.J.	0.48	38,738,630	7,378,000	70,905,000	63,527,000	1,600,748,000	79,336,000
183	American Home Savings & Loan Assn., Edmond, Okla.☆	0.48	2,828,920	533,000	662,000	129,000	112,193,000	815,000
184	Women's Federal Savings Bank, Cleveland	0.49	17,512,020	3,432,000	56,966,000	53,534,000	751,668,000	57,927,000
185	First Family Federal Savings & Loan Assn., Eustis, Fla.	0.50	5,677,010	1,135,000	1,135,000	0	227,067,000	8,988,000
186	Union Federal Savings Bank, Indianapolis	0.50	4,379,780	871,000	6,024,000	5,153,000	180,179,000	11,057,000
187	Sutter Buttes Savings & Loan Assn., Yuba City, Calif.	0.50	1,708,250	343,000	343,000	0	68,375,000	2,870,000
188	St. Louis County Fed. Savings & Loan Assn., Duluth, Minn.	0.52	6,150,330	1,293,000	1,293,000	0	248,111,000	4,258,000
189	Detroit Federal Savings & Loan Assn.	0.52	5,231,850	1,104,000	1,104,000	0	211,195,000	8,362,000
190	Landmark Savings Assn., Pittsburgh☆	0.55	42,174,790	9,527,000	82,847,000	73,320,000	1,796,713,000	91,840,000
191	Chisholm Federal Savings & Loan Assn., Kingfisher, Okla.	0.55	4,647,430	1,052,000	1,078,000	26,000	190,007,000	4,487,000
192	Florida Federal Savings Bank, St. Petersburg, Fla.	0.56	122,214,530	28,048,000	79,567,000	51,519,000	5,060,270,000	107,688,000
193	Lincoln Savings & Loan Assn., Ironton, Ohio	0.56	290,330	67,000	67,000	0	11,911,000	405,000
194	First Fed. Savings & Loan Assn. of Macon Cty., Decatur, Ill.	0.63	1,619,800	428,000	428,000	0	68,260,000	2,143,000
195	First Federal Savings & Loan Assn., Chickasha, Okla.☆	0.64	3,943,290	1,077,000	2,174,000	1,097,000	168,440,000	2,389,000
196	Chevy Chase Savings Bank FSB, Md.☆	0.65	105,952,510	29,822,000	99,795,000	69,973,000	4,595,790,000	301,158,000
197	Republic Federal Savings & Loan Assn., Loudon, Tenn.	0.69	321,870	96,000	1,227,000	1,131,000	15,060,000	1,239,000
198	First Federal Savings & Loan Assn., Biloxi, Miss.	0.70	1,552,530	471,000	471,000	0	67,451,000	4,739,000
199	Pacific Coast S & L Assn. of America, San Francisco☆	0.71	20,421,490	6,299,000	19,198,000	12,899,000	903,582,000	27,001,000
200	Uvalde Savings & Loan Assn., Tex.	0.71	399,020	124,000	124,000	0	17,434,000	191,000

Data Source: Data provided by **Veribanc Inc., Wakefield, Mass.**, from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** American Banker identifies all GAAP solvent thrifts with a tangible net worth-to-adjusted tangible assets ratio on March 31, 1989, of less than 3% — the minimum standard for all thrifts as of Jan. 1, 1995, according to The Financial Institutions Reform, Recovery, and Enforcement Act of 1989. This legislation requires thrifts to attain a minimum tangible core capital ratio of 1.5% by June 1, 1990, and 3% by Jan. 1, 1995. GAAP insolvent thrifts — thrifts with negative GAAP net worth — are excluded from this table. **(☆)** — Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. **(†)** — Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. This thrift would not have been in the listing, if excess loan servicing were not included in goodwill and other intangibles. For more detailed footnotes see page 20A

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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP Basis)	RAP Net Worth
201	North Carolina Federal Savings & Loan Assn., Charlotte	0.72	15,893,850	5,064,000	16,780,000	11,716,000	710,311,000	19,351,000
202	Riverside Savings Bank SLA, N.J.	0.73	4,314,490	1,397,000	6,156,000	4,759,000	195,142,000	10,407,000
203	Edison Federal Savings & Loan Assn., New York	0.74	3,517,710	1,143,000	1,143,000	0	155,357,000	9,119,000
204	Sun Savings Bank, Fort Dodge, Iowa	0.74	635,440	209,000	1,028,000	819,000	28,967,000	1,111,000
205	Marion County Mutual Loan & Building Assn., Hannibal, Mo.	0.75	1,421,210	472,000	472,000	0	63,107,000	1,714,000
206	City & Suburban Federal Savings Bank, Bronx, New York	0.76	3,752,310	1,278,000	5,615,000	4,337,000	172,014,000	6,720,000
207	Denton Savings Assn., Tex.	0.76	3,534,280	1,199,000	1,199,000	0	157,776,000	2,141,000
208	Morris Federal Savings & Loan Assn., Ill.	0.76	1,491,990	510,000	510,000	0	66,733,000	2,831,000
209	Clinton Savings & Loan Assn., Okla.☆	0.76	590,720	202,000	315,000	113,000	26,537,000	474,000
210	Tracy Savings & Loan Assn. FA, Calif.†	0.78	2,029,510	710,000	4,466,000	3,756,000	95,073,000	4,923,000
211	MeraBank Texas FSB, El Paso	0.79	28,380,140	10,186,000	34,883,000	24,697,000	1,310,235,000	34,883,000
212	Iberville Building & Loan Assn., Plaquemine, La.	0.80	540,630	195,000	195,000	0	24,521,000	1,300,000
213	First Federal Savings & Loan Assn., Montclair, N.J.	0.81	4,021,550	1,477,000	1,477,000	0	183,285,000	2,823,000
214	United Federal Savings Bank, Galesburg, Ill.	0.82	8,736,340	3,308,000	3,308,000	0	401,478,000	12,753,000
215	Pioneer Savings & Loan Assn., Prairie Village, Kan.	0.82	7,230,320	2,698,000	13,896,000	11,198,000	342,142,000	15,414,000
216	Charter Bank FSB, Hattiesburg, Miss.	0.82	3,084,570	1,155,000	1,155,000	0	141,319,000	4,586,000
217	City Federal Savings Bank, Elizabeth, N.J.	0.86	218,516,310	87,942,000	310,181,000	222,239,000	10,437,516,000	365,731,000
218	Graham Savings & Loan Assn., Tex.	0.87	1,369,370	562,000	3,595,000	3,033,000	67,412,000	4,249,000
219	First Federal Savings & Loan Assn., Starkville, Miss.	0.88	545,160	225,000	225,000	0	25,672,000	1,665,000
220	First Federal Savings Ass. of South Dakota, Rapid City	0.89	7,746,940	3,284,000	6,910,000	3,626,000	371,324,000	17,531,000
221	First Guaranty Savings & Loan Assn., Gillette, Wyo.	0.89	296,290	125,000	125,000	0	14,043,000	846,000
222	Columbia Federal Savings & Loan Assn., Denver☆	0.90	106,882,950	45,525,000	107,900,000	62,375,000	5,142,640,000	116,689,000
223	Security Federal Savings Bank of Florida, Panama City☆	0.90	2,634,270	1,137,000	4,440,000	3,303,000	129,012,000	7,896,000
224	Provident Savings & Loan Assn., St. Joseph, Mo.☆	0.90	1,514,320	644,000	724,000	80,000	72,024,000	4,080,000
225	Palm Beach Federal Savings Bank, Fla.	0.90	1,182,780	506,000	2,859,000	2,353,000	58,629,000	3,029,000
226	New West Federal Savings & Loan Assn., Stockton, Calif.	0.91	460,706,190	200,010,000	200,010,000	0	22,022,873,000	200,010,000
227	First Northern Cooperative Bank, Keene, N.H.☆	0.92	2,852,960	1,264,000	4,526,000	3,262,000	140,494,000	5,064,000
228	North Plains Savings & Loan Assn.,Dumas,Tex.	0.92	1,825,750	806,000	806,000	0	87,725,000	4,168,000
229	Hancock Savings & Loan Assn.,Carthage,Ill.	0.92	415,290	183,000	183,000	0	19,943,000	884,000
230	Northeast Savings FA, Hartford, Conn.	0.93	160,040,860	72,320,000	283,292,000	210,972,000	7,956,334,000	301,609,000
231	Austin Savings Assn., Tex.	0.94	2,146,500	987,000	987,000	0	104,450,000	1,589,000
232	DeSoto Federal Savings & Loan Assn., Mansfield, La.	0.97	1,481,310	705,000	705,000	0	72,877,000	2,740,000
233	Jennings Federal Savings & Loan Assn., La.	0.98	1,215,390	591,000	591,000	0	60,213,000	1,789,000
234	Union Federal Savings Assn., Frankton, Ind.	0.98	642,970	314,000	1,083,000	769,000	32,668,000	2,117,000
235	Hinsdale Federal Savings & Loan Assn., Ill.☆	0.99	13,418,590	6,566,000	45,942,000	39,376,000	705,529,000	51,493,000
236	Community Federal Savings & Loan Assn., Ramsey, N.J.	0.99	9,500,610	4,662,000	19,778,000	15,116,000	487,203,000	27,452,000
237	Peoples Federal Savings & Loan Assn., Bartlesville, Okla.	0.99	2,155,570	1,067,000	1,067,000	0	107,419,000	1,253,000
238	United Savings of America FA, Melbourne, Fla.	1.00	11,433,510	5,742,000	5,742,000	0	572,517,000	22,025,000
239	Mutual Savings & Loan Assn. Inc., Charlotte, N.C.	1.00	5,514,290	2,749,000	8,646,000	5,897,000	281,340,000	9,910,000
240	Dominion Fed. Savings & Loan Assn., Tysons Corner, Va.☆	1.01	42,452,520	21,503,000	45,073,000	23,470,000	2,158,654,000	69,246,000
241	Milford Federal Savings & Loan Assn., Mass.	1.02	3,925,430	2,026,000	2,026,000	0	198,381,000	8,246,000
242	Hanson Savings Bank, Palm Beach, Fla.	1.02	1,755,530	904,000	5,638,000	4,734,000	93,385,000	7,731,000
243	First Federal Savings & Loan Assn., Waynesboro, Tenn.	1.03	392,440	206,000	206,000	0	19,948,000	637,000
244	Berkeley Federal S & L Assn. of New Jersey, Millburn☆	1.04	18,882,330	9,957,000	16,043,000	6,086,000	967,397,000	31,386,000
245	TexasBanc Savings Assn., Conroe	1.04	6,839,290	3,611,000	4,392,000	781,000	349,124,000	8,249,000
246	Transohio Savings Bank, Cleveland☆	1.05	123,336,030	66,762,000	188,930,000	122,168,000	6,458,769,000	312,360,000
247	University Financial Savings FA, Chicago☆	1.05	5,223,310	2,804,000	11,332,000	8,528,000	276,105,000	16,123,000
248	Mississippi Valley Savings & Loan Assn., Burlington, Iowa	1.05	1,371,360	738,000	738,000	0	70,312,000	1,142,000
249	Mercantile Savings Bank, Southaven, Miss.	1.05	800,050	428,000	993,000	565,000	41,500,000	1,278,000
250	Frontier Federal Savings & Loan Assn., Walla Walla, Wash.☆	1.06	3,048,160	1,664,000	2,702,000	1,038,000	158,110,000	5,642,000
251	Olney Savings & Loan Assn., Tex.	1.07	82,537,460	45,529,000	75,651,000	30,122,000	4,299,004,000	75,651,000
252	Consolidated Federal Savings & Loan Assn., Dallas☆	1.07	62,418,310	34,409,000	35,299,000	800,000	3,231,377,000	70,302,000
253	Imperial Savings Assn., San Diego, Calif.☆	1.10	224,294,700	129,084,000	249,265,000	120,181,000	11,899,471,000	426,719,000
254	Home Savings Assn. of Kansas City FA, Mo.	1.11	65,713,940	38,350,000	38,350,000	0	3,468,798,000	151,590,000
255	Lyons Savings Bank FSB, Countryside, Ill.☆	1.11	32,675,920	19,055,000	42,575,000	23,520,000	1,747,884,000	42,575,000
256	Wilshire Savings & Loan Assn., Los Angeles☆	1.12	1,862,900	1,105,000	1,970,000	865,000	99,795,000	2,300,000
257	Atlantic Financial Savings Bank FSB, San Francisco☆	1.15	13,052,330	8,155,000	36,579,000	28,424,000	735,335,000	41,126,000
258	Heritage Federal Savings & Loan Assn., Kingsport, Tenn.	1.15	9,872,340	6,123,000	34,902,000	28,779,000	561,957,000	35,534,000
259	Carteret Savings Bank FA, Newark, N.J.	1.19	120,065,270	78,793,000	268,105,000	189,312,000	6,817,921,000	324,513,000
260	Citizens Federal Savings & Loan Assn., Dayton, Ohio	1.19	40,699,650	26,817,000	105,411,000	78,594,000	2,329,149,000	106,903,000
261	Jackson County Fed. Savings & Loan Assn., Medford, Ore.	1.19	5,639,730	3,684,000	4,719,000	1,035,000	311,826,000	13,647,000
262	Investment Savings & Loan Assn., Woodland Hills, Calif.☆	1.20	5,121,670	3,416,000	3,946,000	530,000	285,119,000	4,707,000
263	Fort Bend Federal Savings & Loan Assn., Rosenberg, Tex.	1.20	3,599,490	2,385,000	2,385,000	0	199,483,000	3,884,000
264	Mercyor Savings Bank FSB, Barron, Wis.	1.20	2,925,080	1,948,000	6,344,000	4,396,000	166,832,000	6,479,000
265	Centennial Savings & Loan Co., Chevlot, Ohio	1.20	2,366,670	1,569,000	4,961,000	3,392,000	134,581,000	6,993,000
266	TCF Banking & Savings FA, Minneapolis	1.21	93,657,310	63,209,000	148,301,000	85,092,000	5,313,969,000	221,431,000
267	First Federal Savings & Loan Assn., Madison, Wis.	1.21	5,869,340	3,985,000	3,985,000	0	328,478,000	13,009,000
268	Midwest Federal Savings & Loan Assn., Burlington, Iowa†	1.22	3,989,210	2,722,000	7,371,000	4,649,000	228,356,000	9,153,000
269	Andrews Savings & Loan Assn., Tex.	1.22	2,818,690	1,937,000	3,270,000	1,333,000	159,856,000	3,515,000
270	Cooperative Savings & Loan Assn., Wilmington, N.C.	1.23	6,024,380	4,192,000	9,766,000	5,574,000	346,120,000	23,289,000
271	Charleston Federal Savings & Loan Assn., Ill.	1.24	545,000	385,000	385,000	0	31,000,000	1,277,000
272	Franklin Federal Bancorp. FSB, Austin, Tex.	1.25	30,211,640	21,541,000	28,379,000	6,838,000	1,731,926,000	28,379,000
273	Peoples Federal Savings Bank, Wooster, Ohio	1.25	6,198,150	4,398,000	17,368,000	12,970,000	366,175,000	18,610,000
274	Cortez Savings & Loan Assn., Clifton, N.J.	1.25	2,878,890	2,043,000	2,043,000	0	164,063,000	5,416,000
275	Mid America Federal S & L Assn., Clarendon Hills, Ill.☆	1.28	26,767,620	19,818,000	22,079,000	2,261,000	1,555,115,000	57,765,000
276	First Federal Savings & Loan Assn., Milledgeville, Ga.	1.28	1,029,150	765,000	765,000	0	59,805,000	2,477,000
277	United Federal Savings Bank of Iowa, Des Moines☆	1.29	16,754,350	12,617,000	23,731,000	11,114,000	980,159,000	30,273,000
278	Southeastern Savings Bank, Laurel, Miss.☆	1.30	955,430	733,000	913,000	180,000	56,461,000	1,309,000
279	Mutual Building & Loan Assn., Weatherford, Tex.	1.31	1,829,460	1,416,000	1,416,000	0	108,182,000	6,126,000
280	Germaniabank FSB, Alton, Ill.	1.34	13,233,950	10,678,000	15,297,000	4,619,000	801,684,000	41,783,000
281	Home Federal Savings & Loan Assn., Algona, Iowa☆	1.35	2,667,790	2,186,000	2,361,000	175,000	161,968,000	5,296,000
282	Great Lakes Bancorp FSB, Ann Arbor, Mich.	1.36	57,072,230	47,434,000	139,478,000	92,044,000	3,575,585,000	188,436,000
283	Buckeye Federal Savings & Loan Assn., Columbus, Ohio☆	1.36	17,960,640	14,832,000	19,597,000	4,765,000	1,097,853,000	38,979,000
284	Mohawk Valley Federal Savings Bank, Ilion, N.Y.	1.36	432,220	359,000	1,775,000	1,416,000	27,790,000	1,800,000
285	Independence Federal Savings Bank, Washington D.C.	1.37	4,300,150	3,620,000	7,572,000	3,952,000	267,957,000	9,646,000
286	First Federal Savings Bank, Rochester, Ind.☆	1.37	1,278,720	1,074,000	1,695,000	621,000	79,045,000	2,767,000
287	First Kansas Federal Savings Assn., Osawatomie	1.38	1,876,540	1,604,000	2,437,000	833,000	116,851,000	3,640,000
288	Columbia Savings Assn., Nassau Bay, Tex.	1.38	1,176,480	1,...,020	1,304,000	302,000	72,918,000	1,493,000
289	Silver Savings & Loan Assn. FA, Silver City, N.M.	1.39	520,570	449,000	449,000	0	32,319,000	547,000
290	Santa Paula Savings & Loan Assn., Calif.☆	1.40	5,320,940	4,660,000	7,494,000	2,834,000	335,532,000	9,314,000
291	Champlain Valley Federal S & L Assn., Plattsburgh, N.Y.	1.40	3,116,480	2,725,000	2,725,000	0	194,716,000	4,560,000
292	Fidelity Federal Savings & Loan Assn., Seymour, Ind.	1.40	2,443,590	2,136,000	3,238,000	1,102,000	153,755,000	3,768,000
293	Cross Roads Savings & Loan Assn., Chocotah, Okla.	1.40	415,780	362,000	990,000	628,000	26,554,000	1,049,000
294	Mutual Aid Savings & Loan Assn., Massaguan, N.J.	1.41	1,778,950	1,583,000	1,583,000	0	112,065,000	6,010,000
295	Financial Federal S & L Assn. of Dade City, Miami Lakes, Fla.☆	1.42	24,752,080	22,356,000	22,547,000	191,000	1,570,487,000	42,934,000
296	Washington Federal Savings Bank, Washington D.C.	1.44	16,552,070	15,286,000	48,008,000	32,722,000	1,093,991,000	60,279,000
297	Rocky Mountain Federal Savings Bank, Cheyenne☆	1.44	9,875,090	9,115,000	25,016,000	15,901,000	648,904,000	38,814,000
298	San Jacinto Savings Assn., Bellaire, Tex.	1.46	51,166,340	48,484,000	100,874,000	52,390,000	3,374,068,000	172,001,000
299	American Federal Bank FSB, Dallas	1.46	49,432,650	46,899,000	59,523,000	12,624,000	3,223,679,000	107,727,000
300	Progressive Savings & Loan Assn., Alhambra, Calif.☆	1.47	6,424,050	6,147,000	8,285,000	2,138,000	421,173,000	11,058,000

Data Source: Data provided by **Veribanc Inc., Wakefield, Mass.**, from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** *American Banker* identifies all GAAP-solvent thrifts with a tangible net worth to adjusted tangible assets ratio on March 31, 1989, of less than 3% — the minimum standard for all thrifts as of Jan. 1995, according to The Financial Institutions Reform, Recovery, and Enforcement Act of 1989. The legislation requires thrifts to attain a minimum tangible core capital ratio of 1.5% by June 1, 1990, and 3% by Jan. 1, 1995. GAAP-insolvent thrifts — thrifts with negative GAAP net worth — are excluded from this table. (☆)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. (†)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. This thrift would not have been in the listing, if excess loan servicing were not included in goodwill and other intangibles. For more detailed footnotes, see page 20A.

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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP Basis)	RAP Net Worth
301	First Federal Savings Bank, Campbellsville, Ky.	1.47	2,170,760	2,089,000	4,356,000	2,267,000	144,259,000	7,887,000
302	Investor Federal Savings Bank, Nashville, Tenn.	1.48	1,296,300	1,254,000	1,254,000	0	85,010,000	2,523,000
303	Peoples Federal Savings & Loan Assn., Bay St. Louis, Miss.	1.48	1,022,300	991,000	991,000	0	67,110,000	3,100,000
304	George Washington S & L Assn. Inc., Jonesboro, Tenn.	1.48	314,940	306,000	306,000	0	20,698,000	553,000
305	Homestead Savings FS&LA, San Francisco☆	1.50	80,708,060	80,689,000	115,870,000	35,181,000	5,415,083,000	222,798,000
306	Metro Savings Bank FSB, Wood River, Ill.☆	1.50	1,282,850	1,285,000	1,519,000	234,000	85,829,000	3,081,000
307	Pacific Southwest Savings Bank FSB, Corpus Christi, Tex.	1.52	18,170,640	18,597,000	24,722,000	6,125,000	1,231,713,000	37,722,000
308	First Federal Savings Bank & Trust, Pontiac, Mich.	1.53	22,189,290	23,196,000	47,845,000	24,649,000	1,537,492,000	63,570,000
309	Citizens Federal Savings & Loan Assn., Rome, Ga.	1.53	1,939,880	2,029,000	2,029,000	0	132,296,000	5,573,000
310	ComFed Savings Bank, Lowell, Mass.	1.54	23,993,850	25,152,000	80,578,000	55,426,000	1,693,621,000	92,309,000
311	Frontier Savings Assn., Las Vegas, Nev.	1.54	4,831,760	5,080,000	5,080,000	0	330,392,000	8,816,000
312	Augusta Federal Savings Bank, Baltimore	1.54	2,651,570	2,806,000	2,806,000	0	181,919,000	8,065,000
313	Boone National Savings & Loan Assn., Columbia, Mo.	1.54	787,680	831,000	831,000	0	53,956,000	2,278,000
314	First Nationwide Bank FSB, San Francisco☆	1.55	371,981,050	397,529,000	945,090,000	547,561,000	26,197,896,000	1,359,170,000
315	Sweetwater Fed. Savings & Loan Assn., Rock Springs, Wyo.	1.55	211,750	227,000	227,000	0	14,625,000	443,000
316	Batavia Savings & Loan Assn. FCA, Ill.	1.56	978,840	1,056,000	1,056,000	0	67,828,000	2,962,000
317	Gate City Federal Savings Bank, Fargo, N.D.	1.57	8,724,330	9,636,000	9,636,000	0	612,011,000	35,657,000
318	Southeast Federal Savings Bank, Roseville, Ga.	1.58	3,600,590	4,006,000	10,155,000	6,149,000	259,702,000	10,782,000
319	Great American Federal Savings & Loan Assn., Corinth, Miss.	1.59	2,593,870	2,912,000	2,912,000	0	183,529,000	3,828,000
320	Caguas-Central Federal Savings Bank of Puerto Rico	1.60	20,785,470	23,619,000	57,074,000	33,455,000	1,513,604,000	88,647,000
321	First Federal Savings & Loan Assn., Griffin, Ga.	1.60	786,990	900,000	2,141,000	1,241,000	57,474,000	2,167,000
322	Capital Savings & Loan Assn., Jefferson City, Mo.	1.61	2,514,480	2,910,000	2,910,000	0	180,816,000	3,446,000
323	Newport Federal Savings & Loan Assn., Ark.	1.61	425,490	495,000	495,000	0	30,683,000	1,255,000
324	American Interstate Savings FS&LA, Los Angeles	1.61	381,170	439,000	439,000	0	27,339,000	589,000
325	Sterling Federal Savings & Loan Assn., Chicago	1.64	432,570	525,000	525,000	0	31,919,000	790,000
326	Republic Federal Savings Bank, Wheaton, Md.	1.65	388,030	473,000	1,917,000	1,444,000	30,145,000	1,943,000
327	First America Savings Bank FSB, Longmont, Colo.	1.66	2,453,650	3,038,000	3,038,000	0	183,055,000	3,629,000
328	United Federal Savings & Loan Assn., New Orleans, La.	1.66	734,240	907,000	907,000	0	54,708,000	2,978,000
329	NVR Federal Savings Bank, McLean, Va.	1.67	4,708,230	5,910,000	10,981,000	5,071,000	359,012,000	16,546,000
330	River Valley Savings Bank FSB, Peoria, Ill.	1.68	5,371,570	6,806,000	10,502,000	3,696,000	409,615,000	23,602,000
331	North American Savings Assn., Grandview, Mo.	1.68	5,154,770	6,550,000	6,550,000	0	390,159,000	12,450,000
332	First Federal Savings & Loan Assn., Jacksonville, Fla.☆	1.70	16,384,000	21,491,000	64,558,000	43,067,000	1,305,567,000	74,359,000
333	Dryades Savings & Loan Assn., New Orleans, La.	1.70	3,486,160	4,559,000	4,559,000	0	268,172,000	13,754,000
334	Eureka Federal Savings & Loan Assn., Kan.	1.71	4,174,910	5,533,000	5,533,000	0	323,597,000	10,946,000
335	First Southwest Savings & Loan Assn., Tyler, Tex.☆	1.71	904,300	1,193,000	1,285,000	92,000	70,002,000	1,965,000
336	Saranac Lake Federal Savings & Loan Assn., N.Y.	1.71	782,990	1,045,000	1,045,000	0	60,933,000	2,405,000
337	Jefferson Federal Savings & Loan Assn., Birmingham, Ala.	1.72	9,608,660	12,880,000	27,735,000	14,855,000	764,477,000	39,359,000
338	Clayton Savings & Loan Assn., Mo.	1.72	4,217,700	5,697,000	5,697,000	0	330,490,000	11,762,000
339	Superior Savings Assn., Cleveland	1.72	1,357,500	1,827,000	1,827,000	0	106,150,000	4,444,000
340	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1.73	22,387,600	30,371,000	30,634,000	263,000	1,758,883,000	39,261,000
341	Great Valley Savings Assn., Reading, Pa.	1.73	2,278,070	3,094,000	3,094,000	0	179,069,000	7,625,000
342	American Federal Savings & Loan Assn., Greensboro, N.C.	1.73	269,230	368,000	368,000	0	21,241,000	684,000
343	Great American First Savings Bank FSB, Tucson, Ariz.	1.74	48,226,310	66,577,000	183,408,000	116,831,000	3,943,608,000	221,860,000
344	First Federal Savings & Loan Assn., Lincoln, Neb.	1.74	15,587,280	21,597,000	54,762,000	33,165,000	1,272,641,000	66,618,000
345	First Federal Savings & Loan Assn., San Antonio, Tex.	1.75	9,695,870	13,543,000	21,598,000	8,055,000	782,684,000	24,432,000
346	Home Federal Savings Bank of South Carolina, Rock Hill	1.76	3,196,890	4,566,000	4,566,000	0	258,763,000	9,186,000
347	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1.77	20,243,330	29,188,000	29,188,000	0	1,647,711,000	75,497,000
348	Palm Springs Savings Bank, Calif.†	1.77	1,668,610	2,390,000	4,386,000	1,996,000	137,283,000	4,587,000
349	Westland Federal Savings & Loan Assn., Rawlins, Wyo.	1.78	560,380	818,000	818,000	0	45,946,000	1,375,000
350	Coast Savings & Loan Assn., Los Angeles	1.79	154,249,970	226,690,000	458,765,000	232,075,000	12,930,074,000	1,010,246,000
351	Home Federal Savings & Loan Assn., Harlan, Iowa	1.79	1,273,830	1,896,000	1,896,000	0	105,661,000	3,265,000
352	Central Federal Savings & Loan Assn., Ripon, Wis.	1.79	1,163,920	1,718,000	1,718,000	0	96,064,000	4,356,000
353	Irvine City Savings & Loan Assn., Irvine, Calif.†	1.79	1,072,230	1,593,000	4,025,000	2,432,000	91,273,000	4,286,000
354	United Savings Assn. of Texas FSB, Houston	1.80	47,457,940	70,754,000	104,675,000	33,921,000	3,974,319,000	113,075,000
355	Illinois-Service Federal Savings & Loan Assn., Chicago	1.80	1,246,320	1,860,000	2,075,000	215,000	103,759,000	2,833,000
356	Delta Savings & Loan Assn., Colo.	1.80	486,440	733,000	733,000	0	40,648,000	2,310,000
357	Harvest Savings Bank, Dubuque, Iowa☆	1.81	2,139,920	3,262,000	3,906,000	644,000	180,708,000	7,778,000
358	Kingman Savings & Loan Assn., Kan.	1.81	363,020	553,000	553,000	0	30,534,000	1,007,000
359	Broken Arrow Federal Savings & Loan Assn., Okla.	1.81	352,750	533,000	533,000	0	29,525,000	1,364,000
360	Hollywood Federal Savings & Loan Assn., Fla.	1.82	20,533,500	31,542,000	31,542,000	0	1,735,850,000	53,109,000
361	Enterprise Savings & Loan Assn., Compton, Calif.	1.82	196,510	302,000	302,000	0	16,617,000	885,000
362	United Federal Savings & Loan Assn., Jonesboro, Ark.	1.83	1,965,540	3,081,000	3,081,000	0	168,218,000	6,280,000
363	Pekin Savings & Loan Assn., Ill.	1.83	1,058,120	1,657,000	1,657,000	0	90,504,000	2,753,000
364	California Federal Savings & Loan Assn., Los Angeles☆	1.84	289,299,460	458,540,000	1,068,098,000	609,558,000	25,537,540,000	1,369,472,000
365	Glendale Federal Savings & Loan Assn., Calif.	1.84	279,097,860	444,771,000	1,104,207,000	659,436,000	24,788,398,000	1,403,183,000
366	First Federal Savings & Loan Assn., Warner Robins, Ga.	1.84	1,994,000	3,163,000	3,163,000	0	171,900,000	5,535,000
367	Antelope Valley Savings & Loan Assn., Lancaster, Calif.☆	1.85	3,384,700	5,468,000	7,929,000	2,461,000	297,551,000	10,345,000
368	First Federal Bank FSB, Vincennes, Ind.☆	1.85	2,697,560	4,318,000	6,467,000	2,149,000	236,001,000	8,090,000
369	Western Empire Savings & Loan Assn., Yorba Linda, Calif.	1.86	2,727,540	4,431,000	11,623,000	7,192,000	245,810,000	16,482,000
370	Peoples Building & Savings Assn., Troy, Ohio	1.88	1,322,950	2,213,000	2,213,000	0	117,865,000	5,494,000
371	Atascosa Savings Assn., Jourdanton, Tex.	1.88	415,160	697,000	697,000	0	37,072,000	1,192,000
372	Americity Federal Savings Bank, Dallas☆	1.89	5,221,650	8,862,000	13,263,000	4,421,000	473,876,000	13,383,000
373	West Memphis Federal Savings & Loan Assn., Ark.	1.89	907,450	1,544,000	3,528,000	1,984,000	83,699,000	3,808,000
374	Lincoln Savings & Loan Assn., Los Angeles	1.90	56,620,470	98,346,000	184,306,000	85,960,000	5,251,509,000	192,244,000
375	Homestead Savings FA, Utica, N.Y.	1.90	948,360	1,647,000	1,647,000	0	86,512,000	3,160,000
376	General Bank FSB, Miami	1.91	4,278,400	7,457,000	7,457,000	0	391,180,000	9,693,000
377	First Federal Savings & Loan Assn., Beaumont Tex.☆	1.91	3,068,020	5,375,000	8,344,000	2,969,000	284,403,000	8,982,000
378	First Federal Savings & Loan Assn., Dallas, Ga.	1.91	669,620	1,165,000	1,165,000	0	61,154,000	2,963,000
379	First Home FS & LA of the Carolinas FA☆	1.92	13,864,420	24,500,000	42,208,000	17,708,000	1,296,522,000	45,082,000
380	Volunteer Savings & Loan Assn., Little Ferry, N.J.	1.92	590,070	1,044,000	1,044,000	0	54,469,000	1,974,000
381	Guardian Savings & Loan Assn., Houston	1.93	43,107,530	77,860,000	118,019,000	40,159,000	4,072,410,000	179,128,000
382	Perpetual Savings Bank, Cedar Rapids, Iowa☆	1.93	2,865,380	5,164,000	5,707,000	543,000	268,189,000	10,714,000
383	Citizens Federal Savings & Loan Assn., Bellefontaine, Ohio	1.94	776,770	1,415,000	1,415,000	0	73,059,000	2,771,000
384	Lincoln Savings Bank FSB, Brooklyn, New York	1.97	27,393,360	52,146,000	150,305,000	98,159,000	2,749,471,000	172,990,000
385	Jefferson Savings & Loan Assn., Warrenton, Va.☆	1.97	4,019,590	7,697,000	8,562,000	865,000	391,418,000	9,877,000
386	Lakeland Federal Savings Bank, Detroit Lakes, Minn.☆	1.97	1,067,610	2,034,000	2,224,000	190,000	103,577,000	5,738,000
387	Heights of Texas FSB, Houston	1.98	14,882,940	28,917,000	28,917,000	0	1,459,998,000	28,917,000
388	Clinton Federal Savings & Loan Assn., Iowa	2.00	1,337,380	2,675,000	2,675,000	0	133,746,000	6,302,000
389	Thomaston Federal Savings & Loan Assn., Ga.	2.00	393,750	786,000	786,000	0	39,325,000	2,195,000
390	Local American Bank of Tulsa FSB, Okla.	2.01	4,982,600	10,111,000	17,411,000	7,300,000	510,420,000	17,411,000
391	Western Savings & Loan Assn., Chicago☆	2.01	970,160	1,972,000	2,854,000	882,000	98,954,000	3,545,000
392	Far West Savings & Loan Assn., Newport Beach, Calif.☆	2.02	44,850,500	92,503,000	118,918,000	26,415,000	4,604,865,000	212,343,000
393	Sunrise Federal Savings & Loan Assn., Farmingdale, N.Y.☆	2.04	4,064,130	8,697,000	11,229,000	2,532,000	427,903,000	23,154,000
394	First Federal Savings & Loan Assn., Pittsburg, Kan.	2.07	2,169,650	4,852,000	4,852,000	0	234,055,000	7,349,000
395	First Georgia Savings Bank FSB, Brunswick☆	2.07	1,673,390	3,718,000	8,048,000	4,330,000	184,043,000	8,566,000
396	Windsor Savings Assn., Austin, Tex.	2.07	1,248,820	2,789,000	2,789,000	0	134,594,000	4,997,000
397	Atlanta Federal Savings & Loan Assn., Tex.	2.07	1,046,470	2,321,000	2,321,000	0	112,249,000	5,153,000
398	Great Pacific Savings & Loan Assn., Pacifica, Calif.	2.09	1,831,940	4,237,000	6,105,000	1,868,000	204,166,000	6,571,000
399	Twin City Federal Savings Bank, Bristol, Tenn.☆	2.09	727,320	1,683,000	1,929,000	246,000	80,590,000	4,236,000
400	First Federal Savings Bank, Pineville, Ky.	2.09	713,880	1,632,000	1,632,000	0	78,196,000	3,852,000

Data Source: Data provided by **Veribanc Inc., Wakefield, Mass.**, from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** *American Banker* identifies all GAAP solvent thrifts with a tangible net worth-to-adjusted tangible assets ratio on March 31, 1989, of less than 3%— the minimum standard for all thrifts as of Jan. 1, 1995, according to The Financial Institutions Reform, Recovery, and Enforcement Act of 1989. This legislation requires thrifts to attain a minimum tangible core capital ratio of 1.5% by June 1, 1990, and 3% by Jan. 1, 1995. GAAP-insolvent thrifts— thrifts with negative GAAP net worth— are excluded from this table. (☆)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. (†)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. If excess loan servicing were not included in goodwill and other intangibles. For more detailed footnotes, see page 20A.

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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP Basis)	RAP Net Worth
401	Heritage Federal Savings Bank, Taylor, Mich.	2.10	8,250,980	19,141,000	36,093,000	16,952,000	930,018,000	66,970,000
402	Universal Savings Bank FA, Milwaukee, Wis.†	2.10	700,220	1,630,000	4,206,000	2,576,000	80,250,000	4,296,000
403	United Savings Bank FSB, San Francisco☆	2.13	8,770,900	21,533,000	39,926,000	18,393,000	1,028,523,000	50,869,000
404	Alexander Hamilton Savings & Loan Assn., Paterson, N.J.	2.13	2,228,560	5,459,000	5,459,000	0	256,252,000	16,187,000
405	Sentinel Federal Savings & Loan Assn., Kansas City, Mo.	2.13	1,411,510	3,461,000	3,461,000	0	162,417,000	7,170,000
406	First Federal Savings & Loan Assn., Greenville, S.C.	2.14	20,562,450	50,979,000	84,850,000	33,871,000	2,418,586,000	109,153,000
407	Equitable Federal Savings Bank, Wheaton, Md.	2.15	3,228,770	8,119,000	8,119,000	0	378,259,000	13,037,000
408	Columbus Savings FS&LA, Walnut Creek, Calif.	2.16	5,620,780	14,414,000	28,697,000	14,283,000	682,109,000	28,697,000
409	Sherman Oaks Savings Bank FSB, Calif.	2.16	358,050	921,000	1,934,000	1,013,000	43,648,000	1,950,000
410	New Age Federal Savings & Loan Assn., St. Louis, Mo.	2.16	96,250	248,000	248,000	0	11,475,000	259,000
411	Mid-Continent Federal Savings & Loan Assn., El Dorado, Kan.☆	2.17	2,191,770	5,715,000	6,860,000	1,145,000	264,704,000	18,088,000
412	La Salle Federal Savings & Loan Assn., Buchanan, Mich.	2.19	797,430	2,169,000	2,169,000	0	98,881,000	4,544,000
413	Home Federal Savings & Loan Assn., Jonesboro, Ark.	2.19	643,990	1,745,000	1,745,000	0	79,633,000	2,244,000
414	First Federal Savings & Loan Assn., Kansas City, Mo.☆	2.20	3,696,860	10,246,000	10,915,000	669,000	465,431,000	25,603,000
415	Brookside Savings Bank FSB, Kansas City, Mo.	2.20	2,785,300	7,661,000	14,926,000	7,265,000	355,475,000	14,926,000
416	First Financial Savings Bank Inc., Kinston, N.C.	2.21	2,407,940	6,742,000	19,021,000	12,279,000	317,277,000	20,021,000
417	Northern Indiana Savings Assn. FA, Chesterton☆	2.21	418,630	1,169,000	1,243,000	74,000	52,995,000	1,482,000
418	First Federal Savings & Loan Assn., Englewood, Fla.	2.22	1,576,770	4,512,000	4,512,000	0	202,959,000	8,514,000
419	Citizens Savings Assn., Mt. Pocono, Pa.	2.23	2,229,190	6,461,000	16,714,000	10,253,000	299,926,000	20,100,000
420	First Fed. Savings & Loan Assn. of Hegewisch, Chicago	2.24	2,426,660	7,123,000	14,231,000	7,108,000	325,430,000	14,271,000
421	Columbia Savings Assn. FA, Emporia, Kan.	2.25	8,075,750	24,430,000	26,539,000	2,109,000	1,085,634,000	31,777,000
422	Brookside Savings & Loan Assn., Los Angeles	2.25	4,658,470	14,054,000	18,503,000	4,449,000	628,198,000	23,145,000
423	Columbia Federal Savings & Loan Assn., Hamilton, Ohio	2.25	514,350	1,530,000	1,530,000	0	68,145,000	1,887,000
424	Stoltz Savings & Loan Assn., Lebanon, Pa.	2.25	503,220	1,512,000	1,763,000	251,000	67,425,000	1,769,000
425	First Federal Savings & Loan Assn., Missoula, Mont.	2.25	424,870	1,271,000	1,271,000	0	56,529,000	3,347,000
426	Forrest City Savings & Loan Assn., Ark.	2.25	261,670	791,000	791,000	0	35,089,000	1,197,000
427	Mutual Federal Savings & Loan Assn., Somerset, Ky.	2.27	891,710	2,755,000	2,755,000	0	121,557,000	4,165,000
428	First Federal Savings & Loan Assn., Platteville, Wis.	2.28	134,000	421,000	1,026,000	605,000	19,105,000	1,038,000
429	Pima Savings & Loan Assn., Tucson, Ariz.	2.29	22,259,280	71,838,000	113,577,000	41,739,000	3,178,315,000	138,809,000
430	Leader Federal Bank for Savings, Memphis, Tenn.☆	2.29	18,324,790	58,571,000	84,573,000	26,002,000	2,589,195,000	135,090,000
431	Citizens Federal Savings & Loan Assn., Hammond, Ind.	2.29	3,786,310	12,203,000	42,305,000	30,102,000	563,079,000	53,215,000
432	Flatbush Fed. Savings & Loan Assn., Brooklyn, New York	2.29	1,086,720	3,477,000	3,477,000	0	152,124,000	5,576,000
433	Guardian Savings Bank, Cincinnati☆	2.29	707,380	2,276,000	2,431,000	155,000	99,601,000	5,543,000
434	Trust Savings Bank FSB, Monterey Park, Calif.	2.30	1,321,240	4,316,000	4,319,000	3,000	187,911,000	6,137,000
435	Home Savings Bank SA, Appleton, Wis.☆	2.30	1,165,840	3,821,000	3,890,000	69,000	166,297,000	4,092,000
436	First Gibraltar Bank FSB, Houston	2.31	68,643,140	229,834,000	230,044,000	210,000	9,949,448,000	554,924,000
437	Tennessee Savings Bank, Cookeville	2.31	280,710	942,000	1,923,000	981,000	41,738,000	2,302,000
438	Washington Mutual FSB, Wenatchee	2.32	5,852,590	20,084,000	48,063,000	27,979,000	892,532,000	51,932,000
439	Arkansas Federal Savings Bank, Little Rock, Ark.	2.32	439,570	1,499,000	2,160,000	661,000	65,280,000	2,391,000
440	Liberty Savings Bank FSB, Macon, Ga.	2.33	8,547,910	29,498,000	41,834,000	12,336,000	1,280,533,000	69,270,000
441	Investors Savings Bank FSB, Minneapolis, Minn.†	2.33	3,046,040	10,669,000	16,407,000	5,738,000	462,906,000	28,616,000
442	Greenville Federal Savings & Loan Assn., Ohio	2.33	546,360	1,914,000	1,914,000	0	82,012,000	4,530,000
443	Natchez First Federal Savings & Loan Assn., Miss.	2.33	375,810	1,317,000	1,317,000	0	56,427,000	4,885,000
444	Kentucky Federal Savings & Loan Assn., Covington	2.33	308,390	1,081,000	1,081,000	0	46,313,000	1,800,000
445	Investors Savings Bank, Richmond☆	2.34	15,720,030	56,154,000	80,034,000	23,880,000	2,419,681,000	93,513,000
446	Bay Savings Bank FSB, Newport News, Va.	2.34	2,544,240	8,967,000	32,981,000	24,014,000	407,722,000	33,231,000
447	Sharon Savings Bank FSB, Baltimore	2.34	1,741,900	6,200,000	16,287,000	10,087,000	274,817,000	17,515,000
448	Plaza Savings & Loan Assn., Santa Ana, Calif.†	2.34	359,830	1,274,000	3,534,000	2,260,000	56,721,000	3,555,000
449	Family Savings & Loan Assn., Seattle, Wash.†	2.35	745,480	2,669,000	3,521,000	852,000	114,668,000	4,434,000
450	Conneaut Savings & Loan Co., Ohio	2.35	349,130	1,267,000	1,267,000	0	53,871,000	3,303,000
451	First Presidential Savings & Loan Assn., Sarasota, Fla.	2.36	1,146,950	4,210,000	8,731,000	4,521,000	183,086,000	8,831,000
452	First Federal Savings & Loan Assn., Nacogdoches ,Tex.	2.36	510,090	1,887,000	1,887,000	0	79,903,000	2,914,000
453	Crowley Building & Loan Assn., La.	2.36	271,830	993,000	993,000	0	42,161,000	2,005,000
454	Fairview Savings & Loan Assn., Okla.	2.36	139,210	515,000	515,000	0	21,807,000	1,166,000
455	Overland Park Savings & Loan Assn., Kan.	2.38	2,005,860	7,635,000	7,635,000	0	321,362,000	12,493,000
456	Flagship Federal Savings Bank, San Diego, Calif.	2.38	614,790	2,346,000	2,364,000	18,000	98,711,000	3,645,000
457	Peoples Savings & Loan Assn., Ottumwa, Iowa	2.38	244,010	940,000	940,000	0	39,467,000	1,380,000
458	First Western Savings Assn., Las Vegas, Nev.	2.39	7,646,720	29,791,000	72,824,000	43,033,000	1,290,957,000	75,431,000
459	Perpetual Federal Savings Bank, Anderson, S.C.	2.39	1,322,580	5,136,000	5,136,000	0	215,286,000	13,155,000
460	River Valley Savings Bank, Rock Falls, Ill.☆	2.39	1,279,040	5,020,000	5,743,000	723,000	210,691,000	12,861,000
461	Larchmont Federal Savings & Loan Assn., N.Y.	2.39	804,220	3,173,000	3,173,000	0	132,574,000	7,091,000
462	Evergreen Federal Savings Bank, Charleston, W. Va.	2.39	386,130	1,527,000	1,527,000	0	63,771,000	2,383,000
463	Highland Savings & Loan Assn., Ill.	2.39	162,990	645,000	645,000	0	26,933,000	863,000
464	Fortune Savings Bank, Clearwater, Fla.☆	2.41	19,412,840	79,354,000	94,172,000	14,818,000	3,307,046,000	109,976,000
465	Caprock Savings & Loan Assn., Lubbock, Tex.	2.42	2,633,540	10,924,000	16,321,000	5,397,000	457,315,000	16,724,000
466	Life Savings Bank, Clearwater, Fla.	2.42	937,100	3,874,000	4,777,000	903,000	161,273,000	5,751,000
467	Paramount Savings Bank, Bakersfield, Calif.†	2.43	386,580	1,665,000	3,060,000	1,395,000	69,781,000	3,225,000
468	Trident Federal Savings & Loan Assn., Newark, N.J.	2.43	286,390	1,211,000	1,211,000	0	49,913,000	1,811,000
469	First Ohio Savings Bank FSB, ST. Bernard	2.44	337,080	1,458,000	1,816,000	358,000	60,194,000	3,045,000
470	East-West Federal Bank FSB, Los Angeles	2.45	2,536,190	11,281,000	31,159,000	19,878,000	480,451,000	32,463,000
471	Southern Missouri Savings & Loan Assn., Poplar Bluff, Mo.	2.45	706,490	3,115,000	6,280,000	3,165,000	130,548,000	7,186,000
472	Mercer Savings & Loan Assn., Trenton, N.J.	2.45	526,650	2,364,000	2,364,000	0	96,355,000	3,882,000
473	Republic Savings Bank FSB, Benton, Ky.	2.46	1,695,330	7,704,000	19,629,000	11,925,000	325,236,000	27,673,000
474	Heartland Savings Bank FSB, St. Louis, Mo.	2.46	1,290,410	5,923,000	8,941,000	3,018,000	243,465,000	10,616,000
475	Garnett Savings & Loan Assn., Kan.	2.47	114,790	536,000	536,000	0	21,693,000	536,000
476	Bonnerbanc Savings Assn., Garland, Tex.	2.48	372,930	1,788,000	1,788,000	0	72,031,000	2,015,000
477	First Federal Savings & Loan Assn., Bryan, Tex.	2.48	347,830	1,640,000	1,640,000	0	66,261,000	2,153,000
478	Standard Federal Savings Bank, Columbia, S.C.	2.49	2,317,960	11,201,000	11,201,000	0	450,632,000	24,850,000
479	Home Federal Savings & Loan Assn. of Nebraska, Lexington	2.50	510,950	2,578,000	4,827,000	2,249,000	105,214,000	5,403,000
480	Balcones Banc Savings Assn., San Marcos, Tex.	2.51	259,380	1,314,000	1,314,000	0	52,446,000	1,652,000
481	County Bank SSB, Santa Barbara, Calif.	2.52	6,829,290	35,613,000	40,265,000	4,652,000	1,419,395,000	79,949,000
482	Hidalgo Savings & Loan Assn., Edinburg, Tex.	2.53	721,320	3,855,000	3,855,000	0	152,544,000	5,787,000
483	Long Beach Savings & Loan Assn., Calif.☆	2.54	3,424,740	18,774,000	23,119,000	4,345,000	744,303,000	24,767,000
484	Coastal Banc Savings Assn., Houston	2.54	2,969,160	16,347,000	18,199,000	1,852,000	645,724,000	20,756,000
485	Morango Federal Savings & Loan Assn., Ill.	2.55	1,035,560	5,824,000	9,124,000	3,300,000	231,952,000	10,389,000
486	Fairbury Federal Savings & Loan Assn., Fairbury, Ill.	2.55	399,780	2,262,000	2,262,000	0	88,726,000	3,432,000
487	Southeastern Savings Bank Inc., Charlotte, N.C.☆	2.57	2,267,730	13,425,000	20,365,000	6,940,000	530,031,000	25,975,000
488	Old Stone Bank of California FSB, Hayward	2.57	1,131,150	6,804,000	7,223,000	419,000	264,924,000	8,468,000
489	Crest Savings, Kankakee, Ill.	2.57	738,470	4,375,000	8,859,000	4,484,000	174,933,000	11,449,000
490	Home Owners Federal Savings & Loan Assn., Boston	2.58	15,848,540	96,460,000	166,446,000	69,986,000	3,813,604,000	211,367,000
491	Primerit Bank FSB, Las Vegas, Nev.	2.58	11,465,490	69,783,000	163,909,000	94,126,000	2,802,409,000	169,947,000
492	Westerleigh Savings FS&LA, Staten Island, New York	2.58	759,760	4,661,000	4,661,000	0	180,692,000	9,849,000
493	Preferred Savings & Loan Assn. Inc., High Point, N.C.	2.59	1,384,400	8,713,000	10,567,000	1,854,000	338,434,000	17,242,000
494	Bay Savings Bank, West Palm Beach, Fla.☆	2.59	278,910	1,749,000	1,819,000	70,000	67,667,000	1,918,000
495	Heartland Savings & Loan Assn., La Mesa, Calif.	2.60	502,620	3,270,000	4,619,000	1,349,000	127,103,000	5,253,000
496	First Federal S&L Assn. of Hendry City., Clewiston, Fla.	2.60	211,530	1,389,000	1,389,000	0	53,351,000	2,012,000
497	Southern Savings Bank SSB, New Orleans, La.	2.61	995,240	6,601,000	6,601,000	0	253,208,000	12,224,000
498	First Financial Federal S & L Assn., El Dorado, Ark.	2.61	489,820	3,317,000	3,317,000	0	126,894,000	5,552,000
499	First Federal Savings & Loan Assn., Billings, Mont.	2.61	372,440	2,527,000	2,527,000	0	96,648,000	2,985,000
500	United Federal Savings & Loan Assn., Prestonsburg, Ky.	2.61	164,480	1,096,000	1,096,000	0	42,016,000	2,205,000

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FSLIC-Insured Thrifts with Capital Ratios Less than 3%

Listed in order of tangible net worth-to-assets ratio on March 31, 1989

Ratio Rank	Name of Thrift, City, State	Capital/ Assets Ratio	Estimated Capital Shortfall	Tangible Net Worth	GAAP Net Worth	Goodwill, Other Intangibles, & Excess Loan Servicing	Assets (GAAP basis)	RAP Net Worth
501	First Federal Savings Bank of Tennessee, Tullahoma☆	2.62	788,990	5,428,000	10,786,000	5,358,000	212,591,000	11,717,000
502	First American Savings Bank FSB, Taos, N.M.☆	2.62	487,890	3,360,000	4,401,000	1,041,000	129,304,000	5,070,000
503	Springfield Federal Savings & Loan Assn., Pa.	2.64	387,920	2,833,000	2,833,000	0	107,364,000	4,199,000
504	First Federal Savings & Loan Assn., Carroll, Iowa	2.64	306,360	2,223,000	2,223,000	0	84,312,000	3,943,000
505	McHenry Savings Bank, Ill.	2.65	311,410	2,387,000	2,387,000	0	89,947,000	2,890,000
506	First Federal Savings & Loan Assn., Hopkinsville, Ky.	2.65	210,670	1,586,000	1,586,000	0	59,889,000	3,460,000
507	Rancho Bernardo Savings Bank, San Diego, Calif.†	2.66	438,270	3,453,000	4,073,000	620,000	130,329,000	4,231,000
508	Security Savings & Loan Assn., Salina, Kan.	2.66	412,580	3,265,000	3,265,000	0	122,586,000	5,290,000
509	Americanstrust Federal Savings Bank, Peru, Ind.	2.66	181,020	1,413,000	1,413,000	0	53,134,000	2,392,000
510	First Federal Savings & Loan Assn., Bluefield, W. Va.	2.66	137,360	1,072,000	1,072,000	0	40,312,000	1,372,000
511	Standard Federal Bank, Troy, Mich.☆	2.67	33,637,000	270,317,000	416,201,000	145,884,000	10,277,684,000	527,093,000
512	Citizens Savings & Loan, Hermal, Ill.☆	2.67	532,890	4,359,000	4,769,000	410,000	163,473,000	6,919,000
513	International Savings & Loan Assn., N. Miami Beach, Fla.	2.67	369,160	3,008,000	3,800,000	792,000	113,364,000	3,947,000
514	Guernsey Savings & Loan Co., Cambridge, Ohio	2.67	278,690	2,239,000	2,239,000	0	83,923,000	4,167,000
515	Liberty Savings Building & Loan Co., Marietta, Ohio	2.67	79,530	633,000	633,000	0	23,751,000	944,000
516	Harbor Federal Savings & Loan Assn., Fort Pierce, Fla.☆	2.68	2,843,550	23,622,000	24,428,000	806,000	882,991,000	37,198,000
517	Davy Crockett Federal Savings Bank, Crockett, Tex.	2.69	180,830	1,579,000	3,093,000	1,514,000	60,175,000	3,421,000
518	First Federal Savings Bank, Enterprise, Ala.	2.69	122,510	1,057,000	2,336,000	1,279,000	40,596,000	3,652,000
519	Summit Savings Assn., Bellevue, Wash.	2.70	327,170	2,971,000	2,971,000	0	109,939,000	4,055,000
520	Bel Air Savings & Loan Assn., Los Angeles	2.71	1,668,980	15,403,000	19,069,000	3,666,000	572,732,000	20,744,000
521	Gulfart Federal Savings & Loan Assn., Tex.	2.71	221,080	2,063,000	2,063,000	0	76,136,000	3,876,000
522	Coronet Savings Bank FSB, Richmond	2.72	3,304,790	31,738,000	53,039,000	21,301,000	1,189,394,000	86,469,000
523	Midfed Savings Bank, Middletown, Ohio	2.72	762,880	7,412,000	16,951,000	9,539,000	282,035,000	26,000,000
524	Ravenna Savings & Loan Co., Ohio☆	2.72	180,440	1,741,000	1,794,000	53,000	64,101,000	2,405,000
525	Continental Savings of America S&LA, San Francisco	2.73	2,278,580	23,059,000	23,059,000	0	844,586,000	24,104,000
526	Home Federal Savings & Loan Assn., St. Louis, Mo.	2.73	1,303,860	13,353,000	13,353,000	0	488,562,000	23,453,000
527	King City Federal Savings Bank, Mt. Vernon, Ill.	2.73	561,380	5,737,000	5,737,000	0	209,946,000	11,382,000
528	First Federal Savings & Loan Assn., Galion, Ohio	2.73	376,800	3,876,000	3,876,000	0	141,760,000	7,785,000
529	Shenandoah Federal Savings Bank, Martinsburg, W. Va.	2.73	303,560	3,013,000	3,013,000	0	110,552,000	3,780,000
530	BankAtlantic FSB, Fort Lauderdale, Fla.	2.74	5,348,310	55,995,000	55,995,000	0	2,044,777,000	91,792,000
531	Newlin Savings Assn., North Richland Hills, Tex.	2.74	601,200	6,420,000	7,447,000	1,027,000	235,067,000	9,797,000
532	Lock Haven Savings & Loan Assn., Pa.	2.74	95,740	1,001,000	1,001,000	0	36,558,000	2,062,000
533	Home Federal Savings & Loan Assn., Hamilton, Ohio	2.75	458,240	5,068,000	5,068,000	0	184,208,000	9,504,000
534	Deposit Trust Savings Bank, Monroe, La.	2.76	750,760	2,896,000	2,896,000	0	104,892,000	3,585,000
535	Loomis Federal Savings & Loan Assn., Chicago	2.76	168,070	1,904,000	1,904,000	0	69,069,000	3,675,000
536	Brooklyn Federal Savings & Loan Assn., New York	2.77	348,460	4,250,000	4,250,000	0	153,282,000	8,394,000
537	Household Bank FSB, Newport Beach, Calif.†	2.78	10,572,080	136,330,000	218,343,000	82,013,000	4,978,749,000	302,149,000
538	Home Federal Savings & Loan Assn., Sioux Falls, S.D.	2.78	1,062,860	13,285,000	18,602,000	5,317,000	483,579,000	31,124,000
539	Hopkins Savings & Loan Assn., Wauwatosa, Wis.	2.78	419,800	5,372,000	5,372,000	0	193,060,000	5,734,000
540	Liberty Savings & Loan Assn., Huntington Park, Calif.	2.79	113,860	1,511,000	1,832,000	321,000	54,483,000	1,984,000
541	Pathway Financial FA, Chicago	2.80	2,477,330	34,036,000	34,036,000	0	1,217,111,000	34,037,000
542	Coastal Federal Savings & Loan Assn., Myrtle Beach, S.C.†	2.80	546,190	7,649,000	8,710,000	1,061,000	274,234,000	12,484,000
543	La Cumbre Savings Bank, Santa Barbara, Calif.	2.80	343,440	4,881,000	4,881,000	0	174,148,000	8,465,000
544	Lincoln Federal Savings & Loan Assn., Neb.	2.80	272,330	3,784,000	3,784,000	0	135,211,000	5,056,000
545	Guaynabo Federal Savings Bank, P.R.	2.80	121,730	1,669,000	1,669,000	0	59,691,000	2,289,000
546	First Federal Savings Bank, Ashburn, Ga.	2.80	67,120	944,000	1,185,000	241,000	33,945,000	1,465,000
547	Fidelity Federal Savings & Loan Assn., Kalamazoo, Mich.	2.81	386,120	5,584,000	5,584,000	0	199,004,000	11,535,000
548	Progressive Federal Savings Bank, Natchitoches, La.	2.81	121,150	1,805,000	1,805,000	0	64,205,000	2,367,000
549	First City Federal Savings & Loan Assn., Lucedale, Miss.	2.81	95,490	1,395,000	1,395,000	0	49,683,000	1,437,000
550	Jessamine First Federal S & L Assn., Nicholasville, Ky.	2.81	83,750	1,222,000	1,222,000	0	43,525,000	1,637,000
551	Ogdensberg Federal Savings & Loan Assn., N.Y.	2.81	46,530	675,000	675,000	0	24,051,000	944,000
552	Tremont Savings & Loan, Ill.	2.82	35,340	564,000	564,000	0	19,978,000	1,226,000
553	Pioneer Federal Savings Bank, Honolulu☆	2.83	1,022,510	17,176,000	17,779,000	603,000	607,220,000	21,833,000
554	Railroadmens Federal Savings & Loan Assn., Indianapolis☆	2.83	721,360	12,278,000	12,521,000	243,000	433,555,000	18,976,000
555	First Federal Savings & Loan Assn., Lima, Ohio†	2.83	347,330	5,695,000	8,484,000	2,789,000	204,200,000	8,647,000
556	First Federal Savings Bank of Oklahoma, Claremore	2.83	115,850	1,894,000	1,894,000	0	66,995,000	1,918,000
557	Bankers First Federal Savings & Loan Assn., Augusta, Ga.	2.84	1,349,150	23,995,000	23,995,000	0	844,805,000	31,568,000
558	Central Savings & Loan Assn., Stuart, Fla.	2.84	47,920	845,000	845,000	0	29,764,000	945,000
559	Railroad Savings & Loan Assn., Wichita, Kan.	2.86	636,230	12,634,000	12,662,000	28,000	442,369,000	17,529,000
560	Heritage Savings & Loan Assn., Lamar, Colo.	2.86	76,980	1,536,000	1,536,000	0	53,766,000	2,891,000
561	Olympic Savings Bank, Seattle	2.87	285,530	6,079,000	6,219,000	140,000	212,291,000	11,260,000
562	Perpetual Savings Bank FSB, McLean, Va.☆	2.88	7,711,940	177,487,000	279,218,000	101,731,000	6,275,029,000	372,638,000
563	Palmetto Federal Savings Bank of South Carolina, Aiken☆	2.88	714,430	17,603,000	35,585,000	17,982,000	628,563,000	37,012,000
564	First Heights FSA, Houston	2.88	697,130	16,513,000	38,292,000	21,779,000	595,450,000	38,292,000
565	Sentry Federal Savings Bank, Hyannis, Mass.†	2.90	761,190	22,629,000	23,954,000	1,325,000	780,998,000	49,524,000
566	Palmetto State Savings Bank of South Carolina, Camden	2.90	112,470	3,180,000	4,115,000	935,000	110,684,000	5,956,000
567	Metropolitan Federal Bank of Iowa, Mason City☆	2.91	1,048,310	35,293,000	44,097,000	8,804,000	1,220,181,000	54,333,000
568	Western Reserve Savings, Cleveland☆	2.91	174,020	5,326,000	5,388,000	62,000	183,396,000	8,181,000
569	First Federal Savings & Loan Assn., Storm Lake, Iowa	2.93	218,370	8,847,000	8,847,000	0	302,179,000	18,779,000
570	Public Service Savings & Loan Assn., St. Louis†	2.93	48,140	2,173,000	2,293,000	120,000	74,158,000	3,561,000
571	First Federal Savings & Loan Assn., Andalusia, Ala.	2.93	34,680	1,368,000	1,368,000	0	46,756,000	3,038,000
572	Pacific First Federal Savings Bank, Tacoma, Wash.	2.94	3,276,540	170,670,000	243,841,000	73,171,000	5,871,389,000	379,968,000
573	Cardinal Federal Savings Bank, Cleveland†	2.94	849,350	44,851,000	51,054,000	6,203,000	1,529,548,000	66,949,000
574	First Federal Savings & Loan Assn., Rockford, Ill.†	2.94	263,830	13,724,000	18,239,000	4,515,000	470,776,000	20,330,000
575	Permanent Federal Savings Bank, Evansville, Ind.†	2.94	208,030	10,508,000	15,802,000	5,294,000	362,495,000	19,580,000
576	Pan American Savings Bank, San Mateo, Calif.	2.94	184,350	9,054,000	10,869,000	1,815,000	309,760,000	13,762,000
577	First Federal Savings Bank of Eastern Ohio, Zanesville	2.94	85,480	4,352,000	6,661,000	2,309,000	150,225,000	8,842,000
578	American Federal Saving, Franklin, Pa.	2.94	80,630	3,925,000	3,925,000	0	133,521,000	5,513,000
579	Time Savings & Loan Assn., San Francisco	2.94	37,040	1,936,000	1,936,000	0	65,768,000	2,076,000
580	Riverside Savings FS&LA, Ill.	2.94	21,580	1,097,000	1,097,000	0	37,286,000	1,689,000
581	First Federal Savings & Loan Assn., Paris, Tex.	2.95	82,170	5,226,000	5,226,000	0	176,939,000	10,703,000
582	Home Federal Savings & Loan Assn., Nampa, Idaho	2.96	76,410	5,169,000	5,169,000	0	174,847,000	12,805,000
583	First Federal Savings & Loan Assn., Wewoka, Okla.	2.96	15,740	1,132,000	1,132,000	0	38,258,000	1,218,000
584	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	2.97	852,660	100,626,000	111,134,000	10,508,000	3,393,130,000	122,952,000
585	John Hanson Savings Bank FSB, Beltsville, Md.☆	2.97	303,040	28,610,000	37,800,000	9,190,000	972,958,000	41,174,000
586	Diamond Savings & Loan Co., Findlay, Ohio	2.97	278,350	25,136,000	39,862,000	14,726,000	861,871,000	42,580,000
587	Olney Savings & Loan Assn., Ill.	2.97	39,660	4,503,000	4,503,000	0	151,422,000	8,811,000
588	Century Federal Savings Bank, Sarasota, Fla.	2.97	34,350	3,267,000	6,594,000	3,327,000	113,372,000	6,755,000
589	Home Federal Savings Bank, Xenia, Ohio	2.98	44,280	6,072,000	15,506,000	9,434,000	213,310,000	21,792,000
590	Westerly Savings & Loan Assn., R.I.	2.98	6,720	930,000	930,000	0	31,224,000	1,283,000
591	Investors Federal Savings & Loan Assn., Chillicothe, Mo.	2.99	3,960	1,401,000	1,401,000	0	46,832,000	1,769,000
592	Home Savings & Loan, Salt Lake City	2.99	1,140	462,000	462,000	0	15,438,000	576,000
	TOTALS FOR 592 THRIFTS WITH A RATIO LESS THAN 3%	**0.45**	**15,100,156,900**	**2,642,972,000**	**18,033,175,000**	**15,390,203,000**	**606,827,833,000**	**26,719,297,000**

Data Source: Data provded by **Veribanc Inc., Wakefield, Mass.**, from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** *American Banker* identifies all GAAP-solvent thrifts with a tangible net worth-to-adjusted tangible assets ratio on March 31, 1989, of less than 3%— the maximum standard for all thrifts as of Jan. 1995, according to the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. This legislation requires thrifts to attain a minimum tangible core capital ratio of 1.5% by June 1, 1990, and 3% by Jan. 1, 1995. GAAP-insolvent thrifts— thrifts with negative GAAP net worth— are excluded from this table.

Capital/assets ratio: The ratio of tangible net worth to adjusted tangible assets on March 31, 1989. When two or more thrifts have the same ratio, thrifts are listed in descending order of their capital shortfall. **Estimated capital shortfall:** estimated dollar amount of tangible net worth needed to raise the capital ratio to 3%, given the March 31, 1989, level of adjusted tangible assets. **RAP net worth** is net worth according to regulatory accounting principles. **GAAP net worth** is net worth according to generally accepted accounting principles. It is RAP net worth minus subordinated debt, valuation allowances, deferred losses and other regulatory capital components not representing shareholders' equity. **Tangible net worth** is an estimate obtained by subtracting goodwill and other intangibles and excess loan servicing from GAAP net worth. **Goodwill, other intangibles and excess loan servicing:** Goodwill is an intangible asset recorded when an acquiring institution purchases other companies. The unamortized balance reflected at this caption includes excess loan servicing. **Excess loan servicing** is the deferred premium resulting from the sale of loans where the contract rates of the loans sold are greater than the yield rate to be paid to the purchaser after deducting the cost of servicing. Depending on circumstances, thrifts may not have to subtract excess loan servicing from net worth to determine compliance with the new capital standards. For these thrifts, therefore, the capital/assets ratio is understated and the estimated shortfall is overstated. Of the 583 thrifts on the list, 163 have excess loan servicing and 430 do not. Of the 163, 20 would not have been included in the listing, if excess loan servicing had not been included in goodwill and other intangibles. These 163 thrifts are identified in the table by the following footnotes which appear after their respective names: (☆)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. (†)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. This thrift would not have been in the listing, if excess loan servicing were not included in goodwill and other intangibles. **Total assets (GAAP basis)** are total assets on a regulatory basis minus deferred losses on loans and other assets sold and minus unrecognized losses on certain mutual funds. **Adjusted tangible assets (not shown in table)** are total assets (GAAP basis) less goodwill, other intangibles and excess loan servicing.

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100 Thrifts with the Largest Capital Shortfall

FSLIC-Insured Thrifts with Capital Ratios Less than 3% on March 31, 1989

Rank	Name, City, State	Estimated Capital Shortfall	Capital Ratio	Tangible Net Worth	Assets (GAAP Basis)
1	**Empire of America FSB, Buffalo, N.Y.**	890.612.620	(5.22)	(505.603.000)	11.550.748.000
2	**New West Federal S & LA, Stockton, Calif.**	480.706.190	0.91	200.010.000	22.023.873.000
3	**MeraBank FSB, Phoenix, Ariz.***	414.784.050	(3.34)	(218.487.000)	6.961.569.000
4	**Talman Home Federal Savings & Loan Assn., Chicago**	409.921.360	(4.28)	(241.072.000)	6.188.639.000
5	**Atlantic Financial Federal, Bala Cynwyd, Pa.***	396.123.080	(3.66)	(217.748.000)	8.320.414.000
6	**First Nationwide Bank FSB, San Francisco***	371.961.050	1.55	397.529.000	26.197.896.000
7	**Far West Federal Bank SB, Portland, Ore.**	371.478.640	(9.62)	(283.195.000)	3.258.252.000
8	**Long Island Savings Bank of Centereach FSB, N.Y.**	327.981.120	10.67	256.002.000	2.903.812.000
9	**CenTrust Savings Bank, Miami**	324.367.230	(0.31)	(30.747.000)	10.177.436.000
10	**Pelican Homestead & Savings Assn., Metairie, La.**	307.592.340	(15.27)	(257.094.000)	2.005.894.000
11	**Anchor Savings Bank FSB, Northport, N.Y.**	293.240.400	(0.64)	(51.600.000)	8.573.314.000
12	**California Federal Savings & Loan Assn., Los Angeles***	289.299.480	1.84	458.540.000	25.537.540.000
13	**Sunbelt Savings FSB, Dallas**	288.320.040	(0.04)	(3.348.000)	9.507.144.000
14	**Glendale Federal Savings & Loan Assn., Calif.**	279.097.860	1.84	444.771.000	24.786.398.000
15	**Benjamin Franklin Federal S&L Assn., Portland, Ore.**	257.589.170	(2.08)	(105.587.000)	5.358.221.000
16	**Imperial Savings Assn., San Diego, Calif.***	224.294.700	1.10	129.084.000	11.899.471.000
17	**Commercial Federal Savings & Loan Assn., Omaha, Neb.**	219.683.120	(0.56)	(34.433.000)	6.336.392.000
18	**City Federal Savings Bank, Elizabeth, N.J.**	218.516.310	0.86	87.942.000	10.437.516.000
19	**First Federal Savings & Loan Assn., Pittsburgh**	202.625.680	(3.94)	(115.086.000)	3.125.582.000
20	**Seamen's Bank for Savings FSB, New York**	192.070.560	(1.30)	(57.984.000)	4.616.297.000
21	**Western Federal Savings & Loan, Marina del Rey, Calif.***	188.096.310	(1.39)	(59.415.000)	4.532.298.000
22	**Ensign Bank FSB, New York***	179.732.100	(7.20)	(126.870.000)	1.914.179.000
23	**First Federal Savings & Loan Assn., Rochester, N.Y.***	177.817.450	(0.25)	(13.771.000)	5.604.531.000
24	**Northeast Savings FA, Hartford, Conn.**	160.040.860	0.93	72.320.000	7.956.334.000
25	**Goldome Savings Assn., St. Petersburg, Fla.**	155.330.780	(6.76)	(107.606.000)	1.772.941.000
26	**Coast Savings & Loan Assn., Los Angeles**	154.249.970	1.79	226.690.000	12.930.074.000
27	**Guaranty Federal Savings Bank, Dallas**	150.486.240	(0.71)	(28.959.000)	4.158.259.000
28	**Horizon Federal Savings Bank, Wilmette, Ill.***	135.059.190	(8.44)	(99.627.000)	1.286.429.000
29	**Santa Barbara Savings & Loan Assn., Calif.***	130.694.380	0.38	19.238.000	5.014.025.000
30	**Olympic Federal S & LA, Berwyn, Ill.**	126.759.580	(9.64)	(95.673.000)	1.123.778.000
31	**Pioneer Savings Bank, Clearwater, Fla.**	126.044.420	(3.13)	(64.310.000)	2.150.649.000
32	**Honfed Bank FSB, Honolulu**	125.042.010	(1.37)	(39.270.000)	2.941.942.000
33	**Transohio Savings Bank, Cleveland***	123.336.030	1.05	86.762.000	6.458.789.000
34	**Florida Federal Savings Bank, St. Petersburg, Fla.**	122.214.530	0.56	28.048.000	5.080.270.000
35	**Carteret Savings Bank FA, Newark, N.J.**	120.065.270	1.19	78.793.000	6.817.921.000
36	**Fidelity New York FSB, Floral Park**	119.564.620	(3.49)	(64.296.000)	1.958.033.000
37	**Champion Federal S & LA, Bloomington, Ill.**	116.889.180	(1.54)	(39.687.000)	2.683.897.000
38	**Mercury S & LA, Huntington Beach, Calif.***	116.354.690	(1.85)	(44.351.000)	2.490.792.000
39	**Citizens Federal Bank FSB, Miami***	115.261.420	0.29	12.299.000	4.383.328.000
40	**Columbia Federal Savings & Loan Assn., Denver***	106.882.950	0.90	45.525.000	5.142.640.000
41	**First Minnesota Savings Bank FSB, Minneapolis***	106.155.960	(0.33)	(10.572.000)	3.246.294.000
42	**Chevy Chase Savings Bank FSB, Md.***	105.952.510	0.66	29.822.000	4.597.790.000
43	**United Savings of America, Chicago**	102.967.850	(5.45)	(66.203.000)	1.336.139.000
44	**Mid-America Federal S & LA, Columbus, Ohio***	100.748.870	(5.07)	(63.305.000)	1.322.515.000
45	**Fulton Federal Savings & Loan Assn., Atlanta**	98.965.940	(0.94)	(23.687.000)	2.587.527.000
46	**TCF Banking & Savings FA, Minneapolis**	93.657.310	1.21	63.209.000	5.313.999.000
47	**Standard Federal Savings Bank, Gaithersburg, Md.***	92.093.350	(2.82)	(44.638.000)	1.662.759.000
48	**Gibraltar Savings FA, Bellevue, Wash.**	87.666.660	(2.32)	(38.274.000)	1.770.702.000
49	**ABQ Bank FSB, Albuquerque, N.M.***	85.041.800	(1.02)	(21.956.000)	2.156.640.000
50	**Olney Savings & Loan Assn., Tex.**	82.537.460	1.07	45.529.000	4.299.004.000
51	**Security First Federal S&L Assn., Daytona Beach, Fla.***	81.105.410	(4.48)	(48.572.000)	1.158.375.000
52	**Homestead Savings FS & LA, San Francisco***	80.708.060	1.50	80.689.000	5.415.083.000
53	**Southern California S & LA FS & LA, Beverly Hills**	75.761.210	(0.63)	(16.373.000)	2.048.385.000
54	**American Pioneer Savings Bank, Orlando, Fla.***	75.026.410	(0.68)	(13.810.000)	2.113.102.000
55	**First Gibraltar Bank FSB, Houston**	68.643.140	2.31	229.834.000	9.949.446.000
56	**First Annapolis Savings Bank FSB, Md.***	68.572.580	(6.77)	(47.511.000)	764.706.000
57	**Altus Bank FSB, Mobile, Ala.***	68.420.540	0.42	11.179.000	2.717.957.000
58	**Republic Federal Savings & Loan Assn., Altadena, Calif.**	66.712.960	(0.16)	(3.301.000)	2.170.887.000
59	**American Charter Fed. S & LA, Lincoln, Neb.***	66.476.310	(1.65)	(23.907.000)	1.454.230.000
60	**Home Savings Assn. of Kansas City FA, Mo.**	66.713.940	1.11	38.350.000	3.468.798.000
61	**Consolidated Federal Savings & Loan Assn., Dallas***	62.418.310	1.07	34.499.000	3.231.377.000
62	**American Federal S & LA, Des Moines, Iowa***	57.112.240	(2.70)	(27.061.000)	1.039.944.000
63	**Great Lakes Bancorp FSB, Ann Arbor, Mich.**	57.072.230	1.36	47.434.000	3.515.585.000
64	**Lincoln Savings & Loan Assn., Los Angeles**	56.620.470	1.90	98.346.000	5.251.509.000
65	**First Atlantic Savings & Loan Assn., Plainfield, N.J.***	54.522.460	(1.16)	(15.163.000)	1.354.979.000
66	**American Federal Bank FSB, Greenville, S.C.***	51.612.960	(2.02)	(20.742.000)	1.082.179.000
67	**San Jacinto Savings Assn., Bellaire, Tex.**	51.166.340	1.46	48.484.000	3.374.068.000
68	**Flagler Federal Savings & Loan Assn., Miami**	50.641.840	(0.38)	(5.734.000)	1.524.882.000
69	**Union Federal Savings Bank, Indianapolis**	50.118.460	(1.13)	(13.753.000)	1.242.230.000
70	**American Federal Bank FSB, Dallas**	49.432.650	1.46	46.899.000	3.223.679.000
71	**Great American First Savings Bank FSB, Tucson, Ariz.**	48.226.310	1.74	66.577.000	3.943.606.000
72	**United Savings Assn. of Texas FSB, Houston**	47.457.940	1.80	70.754.000	3.974.319.000
73	**Hansen Savings Bank SLA, East Brunswick, N.J.***	47.004.100	(5.98)	(31.309.000)	585.510.000
74	**Far West Savings & Loan Assn., Newport Beach, Calif.***	44.850.500	2.02	92.503.000	4.604.865.000
75	**Capital-Union Savings FA, Baton Rouge, La.**	44.385.050	(8.52)	(32.822.000)	426.741.000
76	**Guardian Savings & Loan Assn., Houston**	43.107.530	1.93	77.860.000	4.072.410.000
77	**United Postal Savings Assn., St. Louis***	42.646.290	(0.21)	(2.810.000)	1.415.427.000
78	**Charter Federal Savings Bank, Bristol, Va.***	42.595.700	(1.35)	(13.196.000)	1.032.071.000
79	**Dominion Fed. S & LA, Tysons Corner, Va.***	42.452.520	1.01	21.903.000	2.158.664.000
80	**Landmark Savings Assn., Pittsburgh***	42.174.790	0.55	9.527.000	1.796.713.000
81	**Citizens Federal Savings & Loan Assn., Dayton, Ohio**	40.699.650	1.19	26.817.000	2.329.149.000
82	**Shadow Lawn Savings Bank SLA, Long Branch, N.J.***	40.512.450	(2.48)	(18.324.000)	752.352.000
83	**The First FA, Orlando, Fla.***	40.166.630	(0.30)	(3.664.000)	1.299.841.000
84	**Great American Federal S & LA, Oak Park, Ill.**	39.300.920	(1.04)	(10.145.000)	1.010.078.000
85	**Security Savings Bank SLA, Vineland, N.J.**	38.738.600	0.48	7.378.000	1.600.748.000
86	**Home Unity Savings & Loan Assn., Lafayette Hill, Pa.**	38.407.470	(1.40)	(12.195.000)	898.012.000
87	**Sterling Savings Assn., Spokane, Wash.**	38.116.140	(2.49)	(17.286.000)	721.629.000
88	**Superior Federal Bank FSB, Fort Smith, Ark.**	38.102.470	(2.34)	(16.693.000)	747.281.000
89	**Beach Federal S & LA, Boynton Beach, Fla.**	37.253.110	0.08	1.000.000	1.276.437.000
90	**Jersey Shore Savings & Loan Assn., Toms River, N.J.***	34.447.950	(2.23)	(14.679.000)	689.368.000
91	**Security Federal Savings & Loan Assn., Richmond, Va.***	34.005.210	(6.07)	(22.761.000)	401.331.000
92	**Standard Federal Bank, Troy, Mich.***	33.637.000	2.67	270.317.000	10.277.684.000
93	**Lyons Savings Bank FSB, Countryside, Ill.***	32.675.920	1.11	19.055.000	1.747.884.000
94	**Future Federal Savings Bank, Louisville, Ky.***	32.494.410	(3.59)	(17.709.000)	514.335.000
95	**State Federal Savings & Loan Assn., Tulsa, Okla.**	31.931.280	(2.65)	(15.567.000)	591.989.000
96	**Lincoln Savings & Loan Assn., Richmond, Va.***	31.317.750	(9.28)	(23.664.000)	280.598.000
97	**Yorkridge-Calvert Savings & Loan Assn., Baltimore***	31.134.690	(2.46)	(14.026.000)	604.741.000
98	**Heritage Savings Bank FSB, Richmond, Va.**	30.279.410	(0.61)	(5.117.000)	849.078.000
99	**Franklin Federal Bancorp. FSB, Austin, Tex.**	30.211.640	1.25	21.541.000	1.731.926.000
100	**MeraBank Texas FSB, El Paso**	28.380.140	0.79	10.186.000	1.310.236.000
	Totals for Top 100 in Capital Shortfall	**$12.9 bil.**	**0.06%**	**$246.6 bil.**	**$432.2 bil.**

Data Source: Data provided by VeriBanc Inc., Wakefield, Mass., from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by FSLIC-insured savings institutions. **Table Described:** Among the 593 GAAP solvent thrifts on March 31, 1989, with a tangible net worth-to-adjusted tangible assets ratio of less than 3%. American Banker identifies the 100 thrifts with the largest capital shortfall. (*)— Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. For more detailed footnotes, see page 20A.

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100 Largest Thrifts with a Capital Ratio of Less Than 3%

Listed in Order of GAAP Assets on March 31, 1989

Rank	Name, City, State	Total (GAAP) Assets	Capital Ratio	Estimated Capital Shortfall	Tangible Net Worth
1	First Nationwide Bank FSB, San Francisco+	26,197,866,000	1.55	371,981,050	397,529,000
2	California Federal S & LA, Los Angeles+	25,537,540,000	1.84	289,299,460	458,540,000
3	Glendale Federal Savings & Loan Assn., Calif.	24,788,398,000	1.84	279,097,880	444,771,000
4	New West Federal S & LA, Stockton, Calif.	22,023,873,000	0.91	460,706,190	200,010,000
5	Coast Savings & Loan Assn., Los Angeles	12,930,074,000	1.79	154,249,970	226,690,000
6	Imperial Savings Assn., San Diego, Calif.+	11,899,471,000	1.10	224,294,700	129,084,000
7	Empire of America FSB, Buffalo, N.Y.	11,560,748,000	(5.22)	890,612,620	(566,603,000)
8	City Federal Savings Bank, Elizabeth, N.J.	10,437,516,000	0.86	218,516,310	87,942,000
9	Standard Federal Bank, Troy, Mich.+	10,277,684,000	2.67	33,637,000	270,317,000
10	CenTrust Savings Bank, Miami	10,177,435,000	(0.31)	324,367,230	(30,747,000)
11	First Gibraltar Bank FSB, Houston	9,949,448,000	2.31	66,643,140	229,834,000
12	Sunbelt Savings FSB, Dallas	9,507,144,000	(0.04)	288,320,040	(3,348,000)
13	Anchor Savings Bank FSB, Northport, N.Y.	8,573,314,000	(0.64)	293,240,400	(51,600,000)
14	Northeast Savings FA, Hartford, Conn.	7,956,334,000	0.93	160,040,880	72,320,000
15	MeraBank FSB, Phoenix, Ariz.+	6,961,569,000	(3.34)	414,784,050	(218,487,000)
16	Carteret Savings Bank FA, Newark, N.J.	6,817,921,000	1.19	120,065,270	78,793,000
17	Transohio Savings Bank, Cleveland+	6,458,769,000	1.05	123,306,030	66,762,000
18	Commercial Federal S & LA, Omaha, Neb.	6,338,392,000	(0.56)	219,683,120	(34,433,000)
19	Atlantic Financial Federal, Bala Cynwyd, Pa.+	6,320,414,000	(3.66)	398,123,080	(217,748,000)
20	Perpetual Savings Bank FSB, McLean, Va.+	6,275,029,000	2.88	7,711,940	177,487,000
21	Talman Home Federal S & LA, Chicago	6,188,639,000	(4.28)	409,921,360	(241,072,000)
22	Pacific First Fed. Savings Bank, Tacoma, Wash.	5,871,389,000	2.94	3,276,540	170,670,000
23	First Fed. S & LA, Rochester, N.Y.+	5,604,531,000	(0.25)	177,817,450	(13,771,000)
24	Homestead Savings FS&LA, San Francisco+	5,415,083,000	1.50	80,708,060	80,689,000
25	Benjamin Franklin Federal S & LA, Portland, Ore.	5,358,221,000	(2.06)	257,589,170	(105,567,000)
26	TCF Banking & Savings FA, Minneapolis	5,313,969,000	1.21	93,657,310	63,209,000
27	Lincoln Savings & Loan Assn., Los Angeles	5,251,509,000	1.90	56,620,470	98,346,000
28	Columbia Federal S & LA, Denver+	5,142,640,000	0.90	106,862,950	45,525,000
29	Florida Federal Savings Bank, St. Petersburg, Fla.	5,060,270,000	0.56	122,214,530	28,048,000
30	Santa Barbara Savings & Loan Assn., Calif.+	5,014,025,000	0.38	130,694,380	19,238,000
31	Household Bank FSB, Newport Beach, Calif.†	4,978,749,000	2.78	10,572,080	136,330,000
32	Seamen's Bank for Savings FSB, New York	4,616,297,000	(1.30)	192,070,560	(57,984,000)
33	Far West S & LA, Newport Beach, Calif.+	4,604,865,000	2.02	44,850,500	92,503,000
34	Chevy Chase Savings Bank FSB, Md.+	4,595,790,000	0.66	105,952,510	29,822,000
35	Western Fed. S & L, Marina del Rey, Calif.+	4,532,298,000	(1.39)	188,086,310	(59,415,000)
36	Citizens Federal Bank FSB, Miami+	4,383,326,000	0.29	115,261,420	12,299,000
37	Olney Savings & Loan Assn., Tex.	4,299,004,000	1.07	82,537,460	45,529,000
38	Guaranty Federal Savings Bank, Dallas	4,158,259,000	(0.71)	150,486,240	(28,959,000)
39	Guardian Savings & Loan Assn., Houston	4,072,410,000	1.93	43,107,530	77,890,000
40	United Savings Assn. of Texas FSB, Houston	3,974,319,000	1.80	47,457,940	70,754,000
41	Great American First Svgs Bk FSB, Tucson, Ariz.	3,943,608,000	1.74	48,226,310	68,577,000
42	Home Owners Fed. Savings & Loan Assn., Boston	3,813,604,000	2.58	15,848,540	98,460,000
43	Great Lakes Bancorp FSB, Ann Arbor, Mich.	3,575,585,000	1.36	57,072,230	47,434,000
44	Home Savings Assn. of Kansas City FA, Mo.	3,468,798,000	1.11	65,713,940	38,350,000
45	Valley Federal S & LA, Van Nuys, Calif.	3,393,130,000	2.97	852,990	100,626,000
46	San Jacinto Savings Assn., Bellaire, Tex.	3,374,068,000	1.46	51,166,340	48,484,000
47	Fortune Savings Bank, Clearwater, Fla.+	3,307,046,000	2.41	19,412,840	79,354,000
48	Far West Federal Bank SB, Portland, Ore.	3,258,252,000	(9.62)	371,478,640	(283,195,000)
49	First Minnesota Savings Bank FSB, Minneapolis+	3,246,294,000	(0.33)	106,156,980	(10,572,000)
50	Consolidated Fed. S & LA, Dallas+	3,231,377,000	1.07	62,418,310	34,499,000
51	American Federal Bank FSB, Dallas	3,223,679,000	1.46	49,432,650	46,899,000
52	Pima Savings & Loan Assn., Tucson, Ariz.	3,178,315,000	2.29	22,259,280	71,838,000
53	First Federal Savings & Loan Assn., Pittsburgh	3,125,562,000	(3.94)	252,625,680	(115,066,000)
54	Honolulu Bank FSB, Honolulu	2,941,942,000	(1.37)	125,042,010	(39,270,000)
55	Long Island Svgs Bank of Centereach FSB, N.Y.	2,903,812,000	(10.67)	327,981,120	(256,002,000)
56	Primerit Bank FSB, Las Vegas, Nev.	2,802,409,000	2.58	11,465,490	69,783,000
57	Lincoln Savings Bank FSB, Brooklyn, New York	2,749,471,000	1.97	27,350,360	52,146,000
58	Altus Bank FSB, Mobile, Ala.+	2,717,967,000	0.42	66,420,540	11,179,000
59	Champion Federal S & LA, Bloomington, Ill.	2,683,897,000	(1.54)	116,489,180	(39,687,000)
60	Leader Fed. Bank for Savings, Memphis, Tenn.+	2,569,195,000	2.29	18,324,780	58,571,000
61	Fulton Federal Savings & Loan Assn., Atlanta	2,567,527,000	(0.94)	96,962,940	(23,687,000)
62	Mercury S & LA, Huntington Beach, Calif.+	2,490,792,000	(1.85)	116,354,680	(44,351,000)
63	Investors Savings Bank, Richmond+	2,419,981,000	2.34	15,720,030	56,154,000
64	First Fed. Savings & Loan Assn., Greenville, S.C.	2,418,586,000	2.14	20,962,450	50,979,000
65	Citizens Fed. Savings & Loan Assn., Dayton, Ohio	2,329,145,000	1.19	40,689,650	26,817,000
66	Republic Federal S & LA, Altadena, Calif.	2,170,887,000	(0.16)	66,712,980	(3,301,000)
67	Dominion Fed. S & LA, Tysons Corner, Va.+	2,156,654,000	1.01	42,452,520	21,603,000
68	ABQ Bank FSB, Albuquerque, N.M.+	2,156,640,000	(1.02)	65,041,800	(21,956,000)
69	Pioneer Savings Bank, Clearwater, Fla.	2,150,649,000	(3.13)	126,044,420	(64,310,000)
70	American Pioneer Savings Bank, Orlando, Fla.+	2,113,102,000	(0.68)	75,026,410	(13,810,000)
71	Southern California S & LA, FS&LA, Beverly Hills	2,048,389,000	(0.83)	75,761,210	(16,373,000)
72	BankAtlantic FSB, Fort Lauderdale, Fla.	2,044,777,000	2.74	5,348,310	55,995,000
73	Pelican Homestead & Svgs Assn., Metairie, La.	2,005,894,000	(15.27)	307,582,340	(257,094,000)
74	Fidelity New York FSB, Floral Park	1,956,033,000	(3.49)	119,584,620	(64,256,000)
75	Ensign Bank FSB, New York+	1,914,179,000	(7.20)	179,732,100	(126,870,000)
76	Landmark Savings Assn., Pittsburgh+	1,756,713,000	0.55	42,174,780	9,527,000
77	Goldome Savings Assn., St. Petersburg, Fla.	1,772,941,000	(6.76)	155,300,780	(107,606,000)
78	Gibraltar Savings FA, Bellevue, Wash.	1,770,102,000	(2.32)	87,666,660	(38,274,000)
79	Sooner Fed. Savings & Loan Assn., Tulsa, Okla.	1,758,863,000	1.73	22,357,600	30,371,000
80	Lyons Savings Bank FSB, Countryside, Ill.+	1,747,884,000	1.11	32,675,920	19,056,000
81	Hollywood Federal Savings & Loan Assn., Fla.	1,735,850,000	1.82	20,533,500	31,542,000
82	Franklin Federal Bancorp, FSB, Austin, Tex.	1,731,329,000	1.25	30,211,640	21,541,000
83	ComFed Savings Bank, Lowell, Mass.	1,693,621,000	1.54	23,950,850	25,152,000
84	Standard Fed. Savings Bank, Gaithersburg, Md.+	1,692,759,000	(2.62)	97,093,350	(44,638,000)
85	Columbia Banking Fed. S & LA, Rochester, N.Y.	1,647,711,000	1.77	20,243,330	29,169,000
86	Security Savings Bank SLA, Vineland, N.J.	1,600,749,000	0.48	36,736,630	7,378,000
87	Fin. Fed. S & LA of Dade City, Miami Lakes, Fla.+	1,570,467,000	1.42	24,752,680	22,356,000
88	Mid America Federal S & LA, Clarendon Hills, Ill.+	1,555,115,000	1.28	26,767,620	19,818,000
89	First Fed. Savings Bank & Trust, Pontiac, Mich.	1,537,492,000	1.53	22,189,280	23,196,000
90	Cardinal Federal Savings Bank, Cleveland†	1,529,548,000	2.94	849,350	44,851,000
91	Flagler Federal Savings & Loan Assn., Miami	1,524,982,000	(0.35)	10,641,640	(5,734,000)
92	Caguas-Central Fed. Svgs Bank of Puerto Rico	1,513,604,000	1.50	20,795,470	23,619,000
93	Heights of Texas FSB, Houston	1,459,998,000	1.96	14,852,940	28,917,000
94	American Charter Fed. S & LA, Lincoln, Neb.+	1,454,210,000	(1.55)	66,476,310	(23,607,000)
95	County Bank SSB, Santa Barbara, Calif.	1,419,356,000	2.52	6,829,250	35,613,000
96	United Postal Savings Assn., St. Louis	1,415,427,000	(0.21)	42,646,280	(2,810,000)
97	First Atlantic S & LA, Plainfield, N.J.	1,354,979,000	(1.16)	54,522,480	(15,153,000)
98	United Savings of America, Chicago	1,336,139,000	(5.46)	102,667,850	(66,253,000)
99	Mid America Federal S & LA, Columbus, Ohio+	1,322,515,000	(5.07)	100,749,870	(63,305,000)
100	MeraBank Texas FSB, El Paso	1,310,235,000	0.79	25,886,140	10,189,000
	Totals for the 100 Largest in Assets	**$475.2 bil**	**0.48%**	**$12.0 bil**	**$1.9 bil**

Data Source: Data provided by VeriBanc Inc., Wakefield, Mass., from its data base of the Quarterly Thrift Financial Report submitted to the Federal Home Loan Bank Board by U.S. insured savings institutions. Table Described: Among the 583 GAAP solvent thrifts on March 31, 1989, with a tangible net worth or adjusted tangible as defined by the Financial Institutions Reform, Recovery and Enforcement Act of 1989, American Banker identifies the 100 largest in GAAP assets on March 31, 1989. (1)+ Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. (2)+ Excess loan servicing is included in this thrift's goodwill and other intangibles and subtracted from GAAP net worth to obtain an estimate of tangible net worth. This thrift would not have been in the rating if excess loan servicing were not included in goodwill and other intangibles. For more detailed footnotes, see page 204.

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Top 100 Thrifts in Credit Card Operations

Credit card loans outstanding on Dec. 31, 1988, compared with Dec. 31, 1987 (in thousands of dollars)

Rank 12/88		Credit Card Loans			Total Consumer Loans			Credit Card Loans / Consumer Loans (%)	
		12/31/88	12/31/87	% Chg.	12/31/88	12/31/87	% Chg.	12/31/88	12/31/87
1	Chevy Chase Savings Bank, FSB, Md.	1,380,619	948,343	45.58	1,413,900	969,946	45.77	97.65	97.77
2	Empire of America Federal Savings Bank, Buffalo, N.Y.	749,416	183,613	308.15	2,664,487	1,671,765	59.38	28.13	10.98
3	Citicorp Savings of Illinois, FS&LA, Chicago	398,681	171,384	126.79	519,499	428,343	21.28	74.82	40.01
4	California Federal Savings & Loan Assn., Los Angeles	380,611	202,176	88.26	882,993	808,018	9.28	43.10	25.02
5	Great Western Bank, FSB, Beverly Hills	366,818	357,164	2.70	690,656	699,695	(1.29)	53.11	51.05
6	Glendale Federal Savings & Loan Assn., Calif.	352,989	59,177	496.50	547,981	619,415	(11.53)	64.42	9.55
7	First Nationwide Bank, FSB, San Francisco	337,390	156,665	115.36	1,418,049	1,365,466	3.85	23.79	11.47
8	Peoples Bank, Bridgeport, Conn.	316,950	246,528	28.57	526,127	445,265	18.16	60.24	55.37
9	Carteret Savings Bank FA, Newark, N.J.	316,715	[illegible]761	12.41	537,915	452,989	18.75	58.88	62.20
10	First Financial Savings Assn., Stevens Point, Wis.	261,720	[illegible]65	24.24	680,478	546,082	24.61	38.46	38.98
11	Dollar-Dry Dock Bank, White Plains, N.Y. (a)	256,166	[illegible]2	5.95	337,240	430,709	(21.70)	75.96	56.13
12	Anchor Savings Bank FSB, Northport, N.Y.	243,821	[illegible]21	80.45	937,493	815,344	14.98	26.01	16.57
13	Imperial Savings Assn., San Diego, Calif.	207,507	125,094	65.88	1,275,288	616,627	106.82	16.27	20.29
14	AmeriFirst Bank, FSB, Miami	193,285	244,911	(21.06)	677,178	633,572	6.88	28.54	38.66
15	Bank Western Federal Savings Bank, Denver	187,332	204,665	(8.47)	422,982	415,643	1.77	44.29	49.24
16	Atlantic Financial Federal, Bala Cynwyd, Pa.	176,052	518,204	(66.03)	1,127,544	1,152,340	(2.15)	15.61	44.97
17	Standard Federal Bank, Troy, Mich.	175,344	140,752	24.58	382,503	283,290	35.02	45.84	49.68
18	Northeast Savings FA, Hartford, Conn.	164,072	143,160	14.61	352,106	363,841	(3.23)	46.60	39.35
19	Great American First Savings Bank, San Diego, Calif.	152,233	296,501	(48.66)	450,269	594,609	(24.27)	33.81	49.86
20	Ohio Savings Bank, Cleveland	141,307	100,435	40.69	148,230	106,571	39.09	95.33	94.24
21	Far West Federal Bank, SB, Portland, Ore.	139,277	128,327	8.53	230,217	160,822	43.15	60.50	79.79
22	Freedom Savings & Loan Assn., FS&LA, Tampa	137,582	129,449	6.28	250,752	249,129	0.65	54.87	51.96
23	Citicorp Savings of Florida, FS&LA, Miami	130,997	51,272	155.49	141,105	263,379	(46.43)	92.84	19.47
24	Gem Savings Assn., Dayton, Ohio	128,924	113,924	13.17	282,850	273,836	3.29	45.58	41.60
25	Goldome, Buffalo, N.Y. (b)	127,266	110,891		457,094	N.A.		27.84	
26	Home Savings of America FA, Los Angeles	124,481	107,574	15.72	218,765	200,921	8.88	56.90	53.54
27	Commercial Federal Savings & Loan Assn., Omaha, Neb.	109,120	75,005	45.48	262,181	212,190	23.56	41.62	35.35
28	Security Savings & Loan Assn., Milwaukee	101,737	70,556	44.19	263,125	246,570	6.71	38.66	28.61
29	Home Federal Savings & Loan Assn., San Diego, Calif.	101,185	267,804	(62.22)	250,570	402,162	(37.69)	40.38	66.59
30	First Federal Savings Bank, Cleveland	101,181	93,524	8.19	144,106	135,390	6.44	70.21	69.08
31	TCF Banking and Savings FA, Minneapolis	90,566	30,118	200.70	779,132	657,224	18.55	11.62	4.58
32	Perpetual Savings Bank FSB, McLean, Va.	89,861	58,248	54.27	302,770	208,319	45.34	29.68	27.96
33	Western Savings & Loan Assn., Phoenix	88,531	263,328	(66.38)	559,240	1,001,147	(44.14)	15.83	26.30
34	First Federal Savings & Loan Assn., Rochester, N.Y.	86,291	50,331	71.45	229,368	197,817	15.95	37.62	25.44
35	Meritor Savings Bank, Philadelphia	79,673	468,805	(83.01)	772,441	1,356,783	(43.07)	10.31	34.55
36	Wilmington Saving Fund Society FSB, Del.	78,356	64,905	20.72	123,944	110,888	11.77	63.22	58.53
37	First Federal Savings & Loan Assn., Greenville, S.C.	78,179	56,401	38.61	381,822	322,592	18.36	20.48	17.48
38	Meritbank, FSB, Phoenix	78,097	121,207	(35.57)	544,323	524,562	3.77	14.35	23.11
39	First Federal Savings & Loan Assn., Lincoln, Neb.	74,563	65,616	13.64	133,352	99,368	34.20	55.91	66.03
40	Society for Savings, Hartford, Conn.	71,618	276,482	(74.10)	501,501	654,460	(23.37)	14.28	42.25
41	Centrust Savings Bank, Miami	70,169	48,491	44.71	791,010	605,560	30.62	8.87	8.01
42	Dollar Bank FSB, Pittsburgh	69,910	66,205	5.60	230,814	236,003	(2.20)	30.29	28.05
43	Citicorp Savings, FS & LA, San Francisco	68,247	38,356	77.93	100,098	889,331	(88.49)	68.18	4.41
44	Apple Bank for Savings, New York	67,933	31,545	115.35	503,014	339,804	48.47	13.51	9.31
45	American Savings Bank, FA, Stockton, Calif. (c)	66,423	40,926	62.30	126,583	115,618	9.48	52.47	35.40
46	First Federal Savings Bank, Santurce, P.R.	65,159	57,543	13.24	471,653	386,507	22.03	13.82	14.89
47	Great American First Savings Bank FSB, Tucson, Ariz.	61,549	47,490	29.60	123,210	117,525	4.84	49.95	40.41
48	First Federal Assn., Orlando, Fla.	61,494	61,467	0.04	139,915	115,032	21.63	43.95	53.43
49	Shadow Lawn Savings Bank, Long Branch, N.J.	61,281	0		70,598	10,128	597.04	86.81	0.00
50	Leader Federal Savings & Loan Assn., Memphis	61,238	106,164	(42.32)	225,095	248,294	(9.34)	27.21	42.76
51	American Pioneer Savings Bank, Orlando, Fla.	56,955	8,584	563.50	149,643	118,891	25.87	38.06	7.22
52	Commonwealth Federal Savings & Loan Assn., Norristown, Pa.	56,343	0		63,538	45,400	39.95	88.68	0.00
53	Southwest Savings & Loan Assn., Phoenix, Ariz.	55,343	17,796	210.99	69,661	33,637	107.10	79.45	52.91
54	CrossLand Savings, FSB, Brooklyn, New York	55,191	1,619	3,308.96	241,458	192,560	25.40	22.86	0.84
55	Dime Savings Bank of New York FSB, Garden City	54,920	28,246	94.43	132,048	109,282	20.83	41.59	25.85
56	Columbia Savings & Loan Assn., Fair Lawn, N.J.	54,052	45,306	19.30	83,947	91,074	(7.83)	64.39	49.75
57	Old Stone Bank of California, FSB, Hayward (d)	53,411	N.A.		54,857	N.A.		97.36	
58	First Minnesota Savings Bank FSB, Minneapolis	53,091	58,443	(9.16)	356,775	298,999	19.32	14.88	19.55
59	Investors Savings Bank, Richmond, Va.	52,130	23,184	124.85	80,259	52,056	54.18	64.95	44.54
60	Home Unity Savings & Loan Assn., Lafayette Hill, Pa.	51,066	50,525	1.07	88,130	59,152	48.99	57.94	85.42
61	Fidelity New York FSB, Floral Park	50,767	23,293	117.95	78,847	54,921	43.56	64.39	42.41
62	First Federal Savings & Loan Assn., Charleston, S.C.	50,532	40,484	24.82	92,607	75,984	21.88	54.57	53.28
63	Charter Federal Savings & Loan Assn., Bristol, Va.	50,397	19,400	159.78	85,957	40,695	111.22	58.63	47.67
64	Champion Federal Savings & Loan Assn., Bloomington, Ill.	47,206	30,949	52.53	486,690	414,197	17.50	9.71	7.47
65	Household Bank FSB, Newport Beach, Calif.	46,887	35,827	30.87	531,229	503,259	5.56	8.83	7.12
66	First Home FS&LA of the Carolinas FA, Greensboro, N.C.	46,199	32,050	44.15	100,356	78,463	27.90	46.04	40.85
67	Florida Federal Savings & Loan Assn., St. Petersburg	45,027	48,505	(7.17)	770,652	874,981	(11.92)	5.84	5.54
68	Georgia Federal Bank FSB, Atlanta	44,496	33,468	32.93	408,762	350,007	16.22	10.94	9.56
69	Community Federal Savings & Loan Assn., St. Louis	44,057	36,241	21.57	190,612	186,842	2.02	23.11	19.40
70	Goldome Savings Assn., St. Petersburg, Fla.	42,958	27,824	54.39	161,217	60,676	165.70	26.65	45.86
71	Vermont Federal Bank FSB, Burlington	42,699	33,141	28.84	73,642	59,802	23.14	57.98	55.42
72	Metropolitan Federal Savings & Loan Assn., Nashville, Tenn.	42,198	30,940	36.39	83,550	72,461	15.30	50.51	42.70
73	First Atlantic Savings & Loan Assn., Plainfield, N.J.	41,896	1,369	2,959.61	127,798	98,676	29.51	32.78	1.39
74	Pathway Financial, FA, Chicago	41,150	0		62,371	72,114	(13.51)	65.98	0.00
75	Southeastern Savings Bank, Inc., Charlotte, N.C.	40,323	19,373	108.14	60,225	31,892	88.84	66.95	60.75
76	USAA Federal Savings Bank, San Antonio, Tex.	39,545	22,449	71.70	182,336	76,606	138.02	21.14	29.30
77	First Federal Savings & Loan Assn., Jacksonville, Fla.	39,512	36,722	4.87	63,456	68,549	(7.43)	60.69	53.57
78	Mid Kansas Federal Savings & Loan Assn., Wichita	39,159	5,238	628.50	52,331	21,273	146.00	72.92	24.62
79	Old Stone Bank, FSB, Providence, R.I.	37,445	31,489	18.92	280,973	250,411	12.20	13.33	12.57
80	Naples Federal Savings & Loan Assn., Fla.	36,846	37,346	(1.34)	67,146	75,604	(11.19)	54.87	49.40
81	Harris Savings, Harrisburg, Pa.	36,498	28,190	29.47	53,098	41,312	28.53	68.74	68.24
82	San Francisco Federal Savings & Loan Assn., San Francisco	35,667	26,014	37.11	108,618	77,314	40.49	32.84	33.65
83	Collective Federal Savings Bank, Egg Harbor City, N.J.	35,382	27,537	28.49	51,787	44,986	15.09	68.32	61.20
84	TransOhio Savings Bank, Cleveland	34,938	16,394	113.11	201,444	162,525	23.95	17.34	10.09
85	First American Savings Bank FSB, Greensboro, N.C.	34,273	54,421	(37.39)	105,114	83,414	26.01	32.42	65.24
86	First Federal Savings & Loan Assn., Waterbury, Conn.	33,897	23,565	43.85	59,104	45,904	28.76	57.33	51.34
87	Cardinal Federal Savings Bank, Cleveland	33,407	30,524	9.45	86,499	86,834	(0.39)	38.62	35.15
88	South Carolina Federal Savings & Loan Assn., Columbia	32,511	22,199	46.52	82,512	47,336	74.31	39.40	46.89
89	Roma Savings & Loan Assn., Trenton, N.J.	31,803	24,294	31.31	36,175	28,758	25.79	88.19	84.48
90	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	31,751	21,516	47.58	57,338	43,316	32.37	55.34	49.67
91	State Savings Bank, Columbus, Ohio	31,484	23,986	31.81	48,665	39,901	21.96	64.70	59.86
92	Loyola Federal Savings & Loan Assn., Baltimore, Md.	31,484	14,422	118.34	286,378	303,645	(5.54)	7.94	11.50
93	NFS Savings Bank, Nashua, N.H.	31,108	21,576	44.21	55,709	34,748	60.32	56.24	62.09
94	Key Federal Savings Bank, Randallstown, Md.	30,978	30,497	0.04	47,674	48,173	(1.04)	63.99	63.31
95	Sentry Federal Savings Bank, Hyannis, Mass.	29,567	14,770	100.18	38,257	24,130	58.55	77.29	61.21
96	American Savings & Loan Assn., Miami, Fla.	29,112	20,308	43.36	354,047	227,139	55.87	8.11	8.81
97	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	27,757	32,330	(14.14)	181,643	196,256	(6.97)	15.28	16.56
98	Continental Federal Savings Bank, Fairfax, Va.	27,023	24,802	11.17	124,208	109,073	13.88	21.84	22.37
99	Main Line Federal Savings Bank, Ardmore, Pa.	26,540	16,935	56.86	40,194	26,925	60.41	61.50	62.89
100	United Savings & Loan Assn., Trenton, N.J.	26,529	23,865	11.14	51,340	52,032	(0.18)	51.07	45.87
	TOTALS FOR THE TOP 100‡ ($million)	11,080	10,294	11.33	33,446	30,803	8.58	34.36	33.68
	TOTALS FOR ALL SAVINGS INSTITUTIONS‡ ($million)	19,473	13,279	24.86	72,345	66,299	5.94	22.77	19.46

Sources of Data: Federal Home Loan Bank Board's Quarterly Financial Report and the Federal Deposit Insurance Corp.'s Consolidated Report of Condition. **ADP Data Services Division, New York** provided many data for American Banker. **Credit card loans**, as defined by the FHLBB, include credit extended in connection with credit cards plus overdrafts on NOW accounts plus any other open-ended credit extended to consumers. **Credit card loans**, as defined by the FDIC, include all extensions of credit to individuals for household, family, and other personal expenditures arising from [illegible] credit cards or similar preauthorized revolving credit plans. **Total consumer loans**, as defined by the FHLBB, include loans on deposits, home mortgage loans, education loans, consumer loans, other secured consumer loans, credit cards and other open-ended lines of credit extended to consumers, and single-maturity nonbusiness loans. **Total consumer loans**, as defined by the FDIC, include credit cards and other revolving credit plans, other consumer loans, single-payment loans, and all other loans to individuals. **Credit Card Loans/Consumer Loans** is the ratio of credit card loans to total consumer loans, expressed as a percentage. **(a)**— Sold $95 million gold card portfolio to Monogram Bank, Blue Ash, Ohio, in May 1988. **(b)**— Sold $148 million in card receivables to Monogram Bank in early 1989. **(c)**— The 1987 data are for American S&L Assn. **(d)**— Formerly Homestate S&L Assn. **‡**— 1987 totals are for top 100 thrifts in 1987. **(‡)**— Data are for federally insured savings institutions calculated by American Banker from data provided by the Office of Thrift Supervision and the FDIC. **N.A.**— Not available.

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Top 300 U.S. Thrift Institutions

In Order of Deposits June 30, 1989, Compared with June 30, 1988

Rank 6/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/88	Gain in Rank	Domestic Dec. 31, 1988	Rank 12/88	Gain in Rank	Capital 6/30/89	Capital to Assets (%)	Charter Type 6/89	Insur. Type 6/89
1	Home Savings of America, FA, Irwindale, Calif.	31,550,681,000	24,252,749,000	1		29,588,816,000	1		1,804,169,000	4.08	4	2
2	Great Western Bank, FSB, Beverly Hills	22,335,272,000	20,886,622,000	2		21,664,188,000	2		1,555,450,000	4.54	4	2
3	California Federal Bank, FSB, Los Angeles	16,243,423,000	16,680,000,000	3		18,787,200,000	3		1,085,140,000	4.22	2	2
4	Glendale Federal Bank, Calif.	15,002,083,000	15,109,768,000	6	+2	15,300,883,000	4		1,123,804,000	4.59	4	2
5	American Savings Bank, Stockton, Calif.	13,551,324,000	15,384,353,000	5		13,401,466,000	6	+1	538,531,000	3.47	2	2
6	First Nationwide Bank, FSB, San Francisco	13,481,206,000	16,089,568,000	4		14,787,467,000	5		922,491,000	3.53	2	2
7	Home Fed. Savings & Loan Assn. of San Diego, Calif.	11,793,002,000	11,126,427,000	8	+1	11,568,328,000	8	+1	965,456,000	5.63	4	2
8	Great American Bank, SSB, San Diego, Calif.	11,310,479,000	10,999,424,000	9	+1	10,799,471,000	9	+1	640,541,000	3.88	4	2
9	Meritor Savings Bank, Philadelphia	10,794,450,000	11,704,853,000	7		12,209,344,000	7		350,280,000	2.42	2	1
10	World Savings, FS&LA, Oakland, Calif.	10,644,645,000	9,384,348,000	11	+1	10,141,780,000	11	+1	1,098,533,000	5.71	4	2
11	Goldome, Buffalo, N.Y.	10,595,974,000	10,949,661,000	10		10,529,276,000	10		91,610,000	0.66	2	1
12	CrossLand Savings FSB, Brooklyn, New York	9,425,328,000	8,305,240,000	13	+1	8,791,305,000	13	+1	1,055,619,000	6.83	2	1
13	Dime Savings Bank of New York FSB, Garden City	9,301,403,000	7,850,279,000	16	+3	8,662,668,000	14	+1	742,023,000	5.94	2	1
14	Coast Savings & Loan Assn., Los Angeles	9,265,378,000	8,215,226,000	14		8,803,298,000	12		480,035,000	3.56	4	2
15	Empire of America Federal Savings Bank, Buffalo, N.Y.	8,226,042,000	8,461,235,000	12		8,325,671,000	17	+2	104,610,000	0.91	2	2
16	Columbia Savings & Loan Assn., Beverly Hills	8,168,883,000	7,562,310,000	17	+1	8,089,177,000	18	+2	685,197,000	5.79	4	2
17	Imperial Savings Assn., San Diego, Calif.	8,042,258,000	7,881,748,000	15		8,329,541,000	16		229,376,000	1.93	4	2
18	First Gibraltar Bank, FSB, Houston	7,585,172,000				8,484,642,000	15		251,301,000	2.57	2	2
19	City Federal Savings Bank, Bedminster, N.J.	7,325,155,000	7,135,681,000	18		7,365,181,000	20	+1	303,985,000§	2.94§	2	2
20	Anchor Savings Bank FSB, Northport, N.Y.	6,822,833,000	6,595,864,000	20		6,734,031,000	21	+1	443,658,000	5.10	2	2
21	Gibraltar Savings, Beverly Hills	6,784,155,000	7,008,073,000	19		7,573,647,000	19		(380,488,000)	(3.22)	4	2
22	CenTrust Bank, SSB, Miami	6,379,044,000	5,831,991,000	21		6,297,378,000	22		352,482,000	3.62	2	2
23	Standard Federal Bank, Troy, Mich.	5,809,605,000	5,100,532,000	23		5,272,603,000	24	+1	426,970,000	4.22	2	2
24	People's Bank, Bridgeport, Conn.	5,434,799,000	4,965,080,000	26	+2	5,065,375,000	25	+1	470,926,000	7.09	2	1
25	Atlantic Financial Federal, Bala Cynwyd, Pa.	5,263,506,000	4,719,890,000	30	+5	4,963,062,000	27	+2	134,631,000	1.75	4	2
26	Citicorp Savings, FS&LA, San Francisco	4,720,213,000	5,067,361,000	24		4,677,832,000	30	+4	996,734,000	13.09	4	2
27	First Federal of Michigan, Detroit	4,661,805,000	4,902,315,460	29	+2	4,911,700,862	28	+1	427,986,000	3.47	4	2
28	Western Savings & Loan Assn., FA, Phoenix, FA, Ariz.	4,623,431,426	4,918,487,000	28		4,229,348,000	36	+8	(327,768,000)	(5.76)	4	2
29	Carteret Savings Bank, FA, Morristown, N.J.	4,615,709,000	4,269,564,000	35	+6	4,355,013,000	34	+5	272,970,000	3.83	4	2
30	Northeast Savings, FA, Hartford, Conn.	4,510,671,000	4,938,718,000	27		4,906,967,000	29		280,073,000	3.69	4	2
31	Talman Home Federal Savings & Loan Assn., Chicago	4,473,506,000	4,569,327,000	32	+1	4,653,301,000	31		325,165,000	5.23	4	2
32	MeraBank, FSB, Phoenix, Ariz.	4,445,278,000	4,273,452,000	34	+2	5,019,493,000	26		123,869,000	1.80	2	2
33	Perpetual Savings Bank, FSB, McLean, Va.	4,443,924,000	3,572,489,000	44	+ 11	4,123,773,000	39	+6	278,248,000	4.30	2	2
34	Dollar Dry Dock Bank, White Plains, N.Y.	4,378,712,000	4,089,976,000	37	+3	4,186,767,000	37	+3	188,971,000	3.67	2	1
35	Long Island Savings Bank FSB, Melville, N.Y.	4,352,221,000	4,298,814,000	33		4,239,942,000	35		473,149,000	8.81	1	2
36	Howard Savings Bank, Newark, N.J.	4,337,541,000	4,192,393,000	36		4,484,040,000	32		371,942,000	7.63	2	1
37	Chevy Chase Savings Bank, FSB, Md.	4,160,298,000	3,605,468,000	42	+5	3,998,537,000	40	+3	301,433,000	6.31	4	2
38	Sunbelt Savings, FSB, Dallas	4,054,012,058	3,254,262,000	52	+ 14	5,712,208,000	23		8,096,545	0.09	1	2
39	Green Point Savings Bank, Brooklyn, New York	3,927,324,000	3,225,905,245	55	+ 16	3,622,622,000	45	+6	479,582,000	10.85	1	1
40	Southwest Savings Assn., Dallas	3,829,915,000	4,983,060,000	25		4,166,953,000	38		(145,325,000)	(2.42)	4	2
41	First Federal Savings & Loan Assn., Rochester, N.Y.	3,779,784,000	3,507,175,000	46	+5	3,740,514,000	41		125,904,000	2.24	3	2
42	Lincoln Savings & Loan Assn., Irvine, Calif.	3,761,144,000	3,719,179,000	40		4,409,061,000	33		(699,942,000)	(23.62)	4	2
43	Citicorp Savings of Illinois, FS&LA, Chicago	3,670,976,000	3,631,984,000	41		3,632,476,000	43		1,585,984,000	29.64	4	2
44	Franklin Savings Assn., Ottawa, Kan.	3,669,349,000	3,326,824,000	50	+6	3,309,257,000	53	+9	408,102,000	4.37	4	2
45	University Federal Savings Assn., Houston	3,668,742,000	3,590,687,000	43		3,730,626,000	42		(1,930,987,000)	(73.86)	3	2
46	TransOhio Savings Bank, Cleveland	3,643,597,180	3,528,253,000	45		3,624,443,000	44		173,787,000	2.73	2	2
47	AmeriFirst Bank, Miami	3,464,057,000	3,187,199,000	57	+ 10	3,456,105,000	47		127,795,000	2.74	2	2
48	American Savings Bank, FSB, White Plains, N.Y.	3,410,673,000	3,313,126,000	51	+3	3,464,404,000	46		346,560,000	7.32	2	1
49	TCF Bank Savings, FSB, Minneapolis	3,389,760,000	3,350,432,000	49		3,440,381,000	48		150,575,000	3.01	2	1
50	Washington Mutual Savings Bank, Seattle	3,388,137,000	3,911,906,000	38		3,270,016,000	54	+4	344,521,000	5.80	2	1
51	Western Fed. Savings & Loan Assn., Marina Del Rey, Calif.	3,364,931,000	1,722,734,000	117	+ 66	3,109,333,000	63	+12	188,406,000	4.13	4	2
52	FarWest Savings & Loan Assn., Newport Beach, Calif.	3,320,290,000	3,053,472,000	59	+7	3,320,020,000	52		217,854,000	4.53	4	2
53	Benjamin Franklin Federal S & L Assn., Portland, Ore.	3,227,889,000	3,236,644,000	54	+1	3,252,732,000	55	+2	187,415,000	3.59	4	1
54	American Savings & Loan Assn. of Florida, Miami	3,209,169,000	2,930,788,000	61	+7	3,166,289,000	58	+4	338,175,000	6.16	4	2
55	Emigrant Savings Bank, New York	3,181,058,000	3,156,785,365	58	+3	3,154,645,224	59	+4	227,492,000	6.39	2	1
56	Columbia Savings, FS&LA, Englewood, Colo.	3,128,534,000	1,825,200,000	112	+ 56	3,152,924,000	60	+4	130,383,000	2.58	4	2
57	Fidelity Federal S & L Assn., Glendale, Calif.	3,091,318,000	2,698,562,000	69	+ 12	3,106,235,000	64	+7	195,625,000	4.03	4	2
58	Pacific First Federal Savings Bank, Seattle	3,082,086,000	2,670,843,000	71	+ 13	2,955,150,000	68	+10	246,249,000	4.15	2	2
59	San Jacinto Savings Assn., Houston	3,069,136,000	2,850,945,973	62	+3	3,113,201,000	62	+3	10,685,000	0.30	4	2
60	Rochester Community Savings Bank, N.Y.	3,048,272,000	2,510,147,000	78	+ 18	2,966,534,000	66	+6	318,327,000	7.30	2	1
61	Society for Savings, Hartford, Conn.	3,019,683,000	2,682,380,000	70	+9	2,794,232,000	74	+13	254,372,000	5.94	2	1
62	Apple Bank For Savings, New York	2,998,534,000	2,700,796,000	68	+6	2,841,763,000	73	+11	241,046,000	6.92	2	2
63	Downey Savings & Loan Assn., Newport Beach, Calif.	2,989,713,000	2,729,712,000	65	+2	2,952,843,000	67	+4	234,676,000	6.22	4	2
64	United Savings Assn. of Texas, FSB, Houston	2,952,824,000	3,391,193,000	48		3,366,661,000	50		110,398,000	2.77	2	2
65	Household Bank FSB, Newport Beach, Calif.	2,906,881,000	1,964,135,000	104	+ 39	2,371,308,000	85	+24	221,998,000	3.84	2	2
66	Home Savings Assn. of Kansas City, FA, Mo.	2,863,209,000	2,540,578,000	77	+ 11	2,857,614,000	72	+6	39,747,000	1.15	4	2
67	Florida Federal Savings Bank, St. Petersburg	2,862,587,000	3,400,000,000	47		3,121,237,000	61		90,211,000	1.78	3	2
68	Commercial Federal Savings & Loan Assn., Omaha, Neb.	2,852,452,000	3,200,000,000	56		3,367,094,000	51		129,588,000	2.14	4	2
69	Bears Savings Bank, Glendale, Calif.	2,846,952,000	3,805,303,777	39		3,440,297,545	49		213,683,000	5.27	4	2
70	Citizens Federal Bank, FSB, Miami	2,822,881,000	2,012,552,000	101	+ 31	2,952,907,000	69		142,263,000	3.22	2	2
71	Manhattan Savings Bank, New York	2,788,156,626	2,783,963,981	63		2,765,064,891	76	+5	279,441,540	9.09	1	1
72	Hudson City Savings Bank, Paramus, N.J.	2,777,479,467	2,647,756,394	72		2,732,766,251	78	+6	253,615,409	8.13	1	1
73	Home Owners Savings Bank, FSB, Boston	2,743,338,000	2,629,675,000	73		2,661,065,000	79	+6	161,579,000	4.25	2	2
74	San Francisco Federal Savings & Loan Assn.	2,730,268,000	2,600,908,000	74		2,773,224,000	75	+1	197,842,000	4.45	4	2
75	Bright Banc Savings Assn., Dallas	2,731,172,000	3,244,140,000	53		3,003,429,000	65		(656,156,000)	(18.25)	4	2
76	Guaranty Federal Savings Bank, Dallas	2,698,606,000	2,288,719,000	89	+ 13	3,219,246,000	56		73,696,000	1.81	2	2
77	Georgia Federal Bank, FSB, Atlanta	2,690,839,000	2,583,807,000	75		2,644,327,000	80	+3	242,710,000	5.78	2	2
78	Homestead Savings, FS&LA, Millbrae, Calif.	2,648,734,000	2,973,086,000	60		3,189,145,956	57		86,471,000	1.89	4	2
79	Williamsburgh Savings Bank, Brooklyn, New York	2,648,345,000	2,502,043,000	79		2,735,861,000	77		311,736,000	9.67	2	1
80	Capitol Federal Savings & Loan Assn., Topeka, Kan.	2,609,662,000	2,451,824,000	82	+2	2,562,495,000	84	+4	282,364,000	9.22	3	2
81	Metropolitan Federal Bank, FSB, Fargo, N.D.	2,529,647,000	1,225,076,000	176	+ 97	2,521,938,000	86	+5	134,078,000	3.31	2	2
82	Old Stone Bank, FSB, Providence, R.I.	2,481,077,000	2,572,016,000	76		2,564,746,000	83	+1	168,285,000	4.88	2	2
83	Community Federal Savings & Loan Assn., St. Louis, Mo.	2,479,864,000	2,729,924,000	64		2,568,455,000	81		45,155,000	1.29	3	2
84	Seamen's Bank for Savings, FSB, New York	2,479,645,000	2,713,007,000	66		2,564,864,000	82		155,865,000	3.60	2	1
85	First Federal Savings & Loan Assn., Pittsburgh	2,417,710,000	2,367,664,000	87	+2	2,424,612,000	88	+3	91,598,000	2.90	3	2
86	St. Paul Federal Bank for Savings, Chicago	2,414,701,000	2,451,594,647	83		2,388,253,745	91	+5	215,180,000	6.70	2	2
87	Farm & Home Savings Assn., Nevada, Mo.	2,408,506,000	2,423,299,000	84		2,356,906,000	92	+5	218,703,000	6.39	4	2
88	Valley Federal S & L Assn., Van Nuys, Calif.	2,388,138,000	2,466,383,000	80		2,526,358,000	85		104,680,000	3.11	4	2
89	Olney Savings & Loan Assn., Tex.	2,356,534,067	900,428,000	242	+150	2,886,309,000	70		78,680,809	1.87	4	2
90	Astoria Federal Savings & Loan Assn., Queens, New York	2,341,828,000	2,251,883,736	88		2,322,683,242	94	+4	245,925,000	8.13	3	2
91	Fortune Savings Bank, Clearwater, Fla.	2,329,195,000	2,032,182,000	97	+6	2,257,704,127	96	+5	102,862,000	3.10	4	2
92	First Minnesota Savings Bank, FSB, St. Paul	2,316,422,000	2,258,820,000	91		2,370,789,000	90		131,737,000	4.14	1	2
93	Bank Western, FSB, Denver	2,282,686,000	2,382,886,000	85		2,360,469,000	93		247,694,000	7.15	2	2
94	Pima Savings & Loan Assn., Tucson, Ariz.	2,259,319,000	2,171,533,000	94		2,211,104,000	98	+4	115,866,000	3.68	4	2
95	Lincoln Savings Bank, FSB, New York	2,257,156,000	2,261,569,000	90		2,238,214,000	97	+2	148,811,000	5.50	2	1
96	Third Federal Savings & Loan Assn., Cleveland	2,254,998,795	2,025,217,740	99	+3	2,138,288,682	100	+4	248,998,145	9.81	3	2
97	Greater New York Savings Bank, New York	2,177,434,000	2,049,762,000	96		2,057,547,000	102	+5	206,452,000	6.56	2	1
98	Champion Federal Savings & Loan Assn., Bloomington, Ill.	2,143,516,000	2,056,136,000	95		2,079,005,000	101	+3	103,190,000	3.80	3	2
99	Hill Financial Savings Assn., Red Hill, Pa.	2,080,863,000	2,378,067,000	86		2,452,442,000	87		(383,076,000)	(14.80)	3	2
100	Midwest Savings Assn., FA, Minneapolis	2,066,792,000	2,463,257,000	81		2,265,072,000	95		(732,883,000)	(31.63)	3	2

Data sources: Primary source is American Banker questionnaires sent to the 400 largest thrifts in the nation. For FSLIC-insured thrifts not responding to the American Banker survey, data provided to American Banker by the Federal Home Loan Bank Board were used. For FDIC-insured thrifts not responding to the survey, data provided by ADP Data Services Division, New York — from its data base of thrifts reporting to the FDIC on the quarterly Consolidated Reports of Income and Condition for Savings Banks — were used. **Total deposits and savings accounts** include non-interest-earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts; and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts and all other accounts, except escrowed accounts. **Capital:** (1) for FSLIC-insured thrifts it is **modified equity capital**, which is basically net worth on a GAAP basis. (To get GAAP net worth, you would subtract from modified equity capital deferred loan losses remaining on the balance sheet and unrecognized losses related to FAS 12 — marking to market investments in mutual funds.) (2) for FDIC-insured thrifts capital is **total shareholders' equity**, which is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves less net unrealized loss on marketable equity securities. **Charter Types:** 1-Mutual Savings Bank, 2-Stock Savings Bank, 3-Mutual Savings & Loan Association, 4- Stock Savings & Loan Association. **Insurance Types:** 1-FDIC insured, 2-FSLIC insured, 3-State insured. ( )— A negative. **(§)**— Revised since publication on 12/15/89.

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Top 300 U.S. Thrift Institutions

In Order of Deposits June 30, 1989, Compared with June 30, 1988

Rank 6/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/88	Gain in Rank	Deposits Dec. 31, 1988	Rank 12/88	Gain in Rank	Capital 6/30/89	Capital to Assets (%)	Charter Type 6/89	Insur. Type 6/89
101	San Antonio Savings Assn., FA, Tex.	2,036,229,000	1,899,095,000	108	+7	1,937,481,000	113	+12	(308,535,000)	(12.26)	3	2
102	Dollar Bank, FSB, Pittsburgh	2,028,564,000	2,014,868,000	100		2,028,473,000	104	+2	119,263,000	4.94	1	2
103	River Bank America, New York	2,022,731,000	1,917,460,602	107	+4	2,014,862,000	106	+3	158,310,000	5.43	4	1
104	Citizens Federal Savings & Loan Assn., Dayton, Ohio	2,015,023,000	2,189,102,000	93		2,050,525,000	103		106,651,000	4.51	3	2
105	Santa Barbara Savings & Loan Assn., Calif.	2,001,904,000	2,189,422,000	92		2,191,861,000	99		27,070,000	0.55	4	2
106	First Financial Bank, FSB, Stevens Point, Wis.	1,986,464,000	1,930,197,000	106		1,990,723,000	108	+2	121,305,000	5.32	2	2
107	Coral Gables Federal Savings & Loan Assn., Fla.	1,970,819,000	1,985,797,007	102		1,988,045,045	109	+2	192,374,000	7.57	3	2
108	Sacramento Savings & Loan Assn., Calif.	1,958,346,000	1,941,084,464	105		2,021,237,000	105		135,397,000	5.86	4	2
109	Bluebonnet Savings Bank, FSB, Dallas	1,937,433,000				2,873,792,000	71		96,671,000	3.07	2	2
110	Guardian Savings & Loan Assn., Houston	1,926,632,600	1,633,787,000	126	+ 16	1,815,708,204	115	+5	122,187,584	2.99	4	2
111	Mercury Savings, FSA&LA, Huntington Beach, Calif.	1,916,814,000	2,027,847,128	98		1,972,012,000	111		38,178,000	1.65	4	2
112	Benjamin Franklin Federal Savings Assn., Houston	1,892,628,000	1,874,913,147	110		2,004,722,000	107		(206,459,000)	(8.96)	3	2
113	Great Lakes Bancorp, Ann Arbor, Mich.	1,881,651,000	1,678,526,000	123	+ 10	1,980,440,000	110	–	142,033,000	3.96	2	2
114	HonFed Bank, FSB, Honolulu	1,869,259,000	1,402,177,000	151	+ 37	1,776,129,000	118	+4	104,970,000	3.44	2	2
115	Peoples Heritage Savings Bank, Portland, Me.	1,825,353,000	1,351,793,000	155	+ 40	1,641,257,000	132	+17	165,139,000	6.88	2	1
116	Security Savings & Loan Assn., Milwaukee, Wis.	1,808,811,000	1,713,516,195	118	+2	1,897,589,024	123	+7	233,201,000	10.74	3	2
117	Cragin Federal Bank for Savings, Chicago	1,804,440,000	1,710,861,209	120	+3	1,773,104,325	119	+2	191,427,000	7.99	3	2
118	First Federal Savings & Loan Assn., Greenville, S.C.	1,794,283,000	1,686,761,000	122	+4	1,707,499,000	122	+4	91,237,000	3.94	4	2
119	Commonwealth Federal Savings Assn., Houston	1,790,853,000	1,636,201,000	125	+6	1,608,452,000	136	+17	(675,271,000)	(42.70)	3	2
120	Albany Savings Bank FSB, N.Y.	1,745,945,000	1,729,601,816	115		1,732,391,017	121	+1	133,897,000	6.64	1	2
121	Boston Five Cents Savings Bank FSB	1,736,418,000	1,710,898,000	119		1,807,085,000	116		146,442,000	6.16	2	1
122	Investors Savings Bank, Richmond	1,701,305,000	1,562,534,000	134	+ 12	1,661,488,000	128	+6	84,286,000	3.59	2	2
123	Leader Federal Bank for Savings, Memphis, Tenn.	1,686,489,000	1,511,567,599	136	+ 15	1,673,517,000	127	+4	87,946,000	3.57	1	2
124	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,679,355,000	1,764,408,000	114		1,749,652,000	120		(160,559,000)	(8.14)	4	2
125	Decatur Federal Savings & Loan Assn., Ga.	1,677,030,000	1,692,264,602	121		1,682,898,930	125		126,176,000	5.04	4	2
126	Secor Bank, FSB, Birmingham, Ala.	1,675,131,000	1,412,505,000	148	+ 22	1,796,010,000	117		121,440,000	5.06	2	2
127	Bay View Fed. Savings & Loan Assn., San Mateo, Calif.	1,672,217,000	1,465,624,000	145	+ 18	1,678,694,000	126		187,830,000	6.60	4	2
128	Citizens Savings Bank, Providence, R.I.	1,671,000,000	1,538,469,785	136	+8	1,614,758,588	134	+6	222,300,000	10.24	2	1
129	Horizon Financial, FA, Southampton, Pa.	1,664,619,000	1,978,269,000	103		1,944,949,000	112		(130,488,000)	(5.23)	3	2
130	American Pioneer Savings Bank, Orlando, Fla.	1,651,819,000	1,559,047,000	135	+5	1,526,009,000	142	+12	49,435,000	2.36	4	2
131	East New York Savings Bank, New York	1,634,458,000	1,609,188,050	130		1,686,776,740	124		151,355,000	7.44	2	1
132	Union Federal Savings Bank, Los Angeles	1,605,496,000	1,430,500,000	146	+ 14	1,612,586,000	135	+3	114,542,000	4.94	2	2
133	Trustbank Savings, FSB, McLean, Va.	1,595,565,000	1,488,174,000	140	+7	1,537,090,000	141	+8	47,237,000	2.10	4	2
134	Altus Bank, FSB, Mobile, Ala.	1,579,329,000	1,621,176,000	127		1,646,395,000	130		74,360,000	2.92	2	2
135	Bell Federal Savings & Loan Assn., Chicago	1,577,193,000	1,637,816,000	124		1,620,984,000	133		126,083,000	7.28	3	2
136	ABQ Bank, FSB, Albuquerque, N.M.	1,563,360,000	1,463,741,442	144	+8	1,540,457,000	140	+4	(20,397,000)	(0.92)	2	2
137	Fulton Federal Savings Bank, Atlanta	1,554,446,000	1,605,674,000	131		1,596,489,000	138	+1	47,510,000	1.85	2	2
138	Southern California Savings, FS&LA, Beverly Hills	1,547,443,000	1,202,274,000	186	+ 48	1,515,865,000	143	+5	263,542,000	12.44	4	2
139	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,544,708,000	1,386,334,531	152	+ 13	1,381,152,000	155	+16	120,622,000	5.40	2	2
140	Beverly Hills Federal Savings Bank	1,539,612,000	1,724,507,000	116		1,606,254,000	137		53,904,000	3.23	1	2
141	Eureka Federal Savings & Loan Assn., San Carlos, Calif.	1,530,782,152	1,884,918,000	109		1,653,347,282	129		124,074,191	7.01	4	1
142	Loyola Federal Savings & Loan Assn., Baltimore	1,516,380,000	1,486,602,000	141		1,510,028,000	145	+3	124,566,000	5.82	4	2
143	Ensign Bank FSB, New York	1,513,685,000	1,467,116,000	143		1,512,472,000	144	+1	65,895,000	3.46	2	2
144	Far West Federal Bank, Portland, Ore.	1,511,979,000	1,313,737,856	161	+ 17	1,479,273,000	147	+3	32,579,000	0.96	2	2
145	First Constitution Bank, New Haven, Conn.	1,502,251,000	1,284,969,000	166	+ 21	1,487,947,000	146	+1	213,713,000	9.15	2	1
146	Gill Savings Assn., San Antonio, Tex.	1,496,147,000	1,572,094,000	133		1,448,432,000	149	+3	(958,814,000)	(97.33)	4	2
147	BankAtlantic, FSB, Fort Lauderdale, Fla.	1,494,555,000	1,614,719,000	129		1,641,974,000	131		65,153,000	3.15	2	2
148	Peoples Heritage Federal S & L Assn., Salina, Kan.	1,470,115,000	1,255,040,000	173	+ 24	1,447,833,000	150	+2	(163,008,000)	(8.97)	4	2
149	Pioneer Savings Bank, FSB, Clearwater, Fla.	1,465,304,000	1,589,056,000	132		1,544,811,000	139		21,540,000	1.02	2	2
150	Pelican Homestead & Savings Assn., Metairie, La.	1,447,748,000	1,473,264,590	142		1,418,122,000	151	+1	50,722,000	2.55	3	2
151	First Federal Savings Bank of California, Santa Monica	1,421,693,000	1,253,530,000	174	+ 23	1,358,818,903	159	+8	125,751,000	5.29	2	2
152	Maine Savings Bank, Portland	1,415,248,000	1,274,978,000	168	+ 16	1,397,866,000	153	+1	81,086,000	4.87	2	1
153	Ohio Savings Bank, Cleveland	1,396,303,000	1,295,184,609	163	+ 10	1,295,796,938	169	+16	99,134,000	6.37	2	2
154	Citicorp Savings of Florida, FS&LA, Miami	1,393,996,000	1,254,118,202	173	+ 19	1,347,612,000	161	+7	543,482,000	15.43	4	2
155	American Federal Bank, FSB, Dallas	1,386,520,000				1,829,528,000	114		59,701,000	1.97	2	2
156	Hollywood Federal Savings & Loan Assn., Fla.	1,376,979,000	1,621,101,000	128		1,370,116,000	156		31,825,000	1.82	3	2
157	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,375,133,000	1,307,751,000	162	+5	1,313,962,000	167	+10	158,822,000	9.47	2	1
158	First Federal Savings Bank, Cleveland	1,374,637,000	1,317,443,647	159	+1	1,349,029,000	160	+2	122,804,000	7.48	2	2
159	Cardinal Federal Savings Bank, Cleveland	1,352,195,000	1,501,534,000	139		1,459,728,473	148		58,271,000	3.75	2	2
160	Flagler Federal Savings & Loan Assn., Miami	1,346,466,000	1,348,847,000	156		1,389,079,000	157		30,306,000	1.98	3	2
161	BancFlorida, FSB, Naples	1,330,654,000	1,368,658,000	153		1,363,023,000	158		78,763,000	4.15	2	2
162	Western Financial Savings Bank, Orange, Calif.	1,324,518,000	977,000,000	232	+ 70	1,181,671,000	191	+29	126,623,000	4.66	4	2
163	Washington Federal Savings & Loan Assn., Seattle	1,317,445,000	1,208,768,000	182	+ 19	1,403,000,000	152		265,314,000	11.50	4	2
164	Beneficial Savings Bank, Philadelphia	1,316,282,000	1,404,856,000	149		1,342,030,000	162		69,135,000	4.97	1	2
165	Fidelity New York, FSB, Floral Park, N.Y.	1,314,102,000	1,330,373,000	158		1,332,879,000	163		63,806,000	3.26	1	2
166	Heritage Hill Bank for Savings, Northampton, Mass.	1,308,459,000	1,206,098,000	184	+ 18	1,281,571,000	171	+5	113,529,000	6.55	2	1
167	Provident Savings Bank, Jersey City, N.J.	1,306,455,729	1,357,433,269	154		1,299,822,633	168	+1	95,463,210	6.75	1	1
168	Pribilof Bank, Las Vegas, Nev.	1,304,098,000	1,240,611,616	175	+7	1,262,872,000	174	+6	166,045,000	5.90	1	2
169	Independence Savings Bank, Brooklyn, New York	1,298,977,000	1,257,362,000	171	+2	1,225,309,112	182	+13	117,733,000	9.19	1	2
170	American Savings & Loan Assn., Salt Lake City, Utah	1,285,004,000	1,419,398,000	147		1,383,297,000	154		43,409,000	(2.11)	4	2
171	Centerbank, Waterbury, Conn.	1,274,599,000	1,100,447,000	208	+ 37	1,316,928,000	165		240,818,000	11.67	2	2
172	First Federal Savings Bank, Santurce, P.R.	1,248,760,095	1,080,802,000	212	+ 40	1,099,588,000	214	+42	80,282,874	4.11	2	1
173	Investors Savings & Loan Assn., Millburn, N.J.	1,243,445,539	1,009,233,512	223	+ 50	1,152,623,311	200	+27	103,579,156	5.36	3	2
174	First Federal Savings & Loan Assn., Toledo, Ohio	1,228,914,821	1,293,262,500	165		1,265,962,416	173		57,357,275	4.40	3	2
175	Germantown Savings Bank, Bala Cynwyd, Pa.	1,228,121,000	1,228,209,000	177	+2	1,250,910,000	176	+1	81,162,000	6.01	2	2
176	Murray Federal Savings & Loan Assn., Dallas	1,221,182,000	1,141,765,000	201	+ 25	1,158,364,000	199	+23	(269,426,000)	(22.51)	3	2
177	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,221,145,254	1,204,735,152	185	+8	1,208,459,231	186	+9	136,656,335	+13.52	1	1
178	New Haven Savings Bank, Conn.	1,220,491,258	1,141,634,000	202	+ 24	1,166,460,000	196	+18	146,190,858	9.22	1	1
179	Beach Federal Savings & Loan Assn., Boynton Beach, Fla.	1,219,411,000	1,188,993,451	191	+ 12	1,169,282,000	193	+14	1,000,000	0.08	4	2
180	Columbia First Federal S & L Assn., Arlington, Va.	1,216,144,000	1,091,357,000	209	+ 29	1,230,679,000	180		120,332,000	9.71	4	2
181	United Savings of America, FS&LA, Chicago	1,211,743,384	1,101,244,219	207	+ 26	1,223,508,529	184	+3	57,436,178	4.27	3	2
182	D&N Savings Bank, FSB, Hancock, Mich.	1,205,532,000	1,181,420,000	192	+ 10	1,194,763,000	189	+7	118,470,000	9.48	2	2
183	First Mutual of Boston	1,204,253,000	1,156,774,000	198	+ 15	1,255,604,000	175		86,957,000	6.43	1	1
184	Norwood Bank for Savings, Boston	1,202,606,000	1,197,973,000	187	+3	1,233,326,000	175		117,575,000	8.78	2	1
185	Landmark Savings Assn., Pittsburgh	1,197,624,000	1,239,476,000	176		1,265,382,000	172		87,187,000	4.90	4	2
186	Oak Tree Savings Bank, SSB, New Orleans, La.	1,196,849,000	1,126,154,000	204	+ 18	1,163,058,000	197	+11	904,886,000	35.78	3	2
187	Columbia Banking Federal S & L Assn., Rochester, N.Y.	1,195,295,906	1,223,183,549	179		1,211,382,000	185		31,478,000	1.91	3	4
188	Gem Savings Assn., Dayton, Ohio	1,194,297,000	1,294,294,000	164		1,294,051,414	170		33,438,000	2.14	3	2
189	Caguas Central Federal Savings Bank, San Juan, P.R.	1,192,561,548	1,064,388,055	211	+ 22	1,103,078,655	212	+23	57,468,754	3.61	1	2
190	North Side Savings Bank, Bronx, New York	1,187,359,000				1,230,245,000	181		95,745,000	7.22	1	1
191	Onondaga Savings Bank, Syracuse, N.Y.	1,184,012,000	1,117,048,000	206	+ 15	1,128,561,000	205	+14	95,621,000	6.11	2	1
192	Commonwealth Savings & Loan Assn., Ft. Lauderdale, Fla.	1,176,046,000	1,404,089,000	150		1,324,592,000	164		(75,495,000)	(4.79)	4	2
193	Provident Institution for Savings, Boston	1,175,962,040	1,266,499,000	170		1,225,239,177	183		129,201,889	7.76	2	1
194	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,175,500,000	1,206,541,000	183		1,239,312,000	178		3,276,000	0.19	4	2
195	Crestmont Federal Savings & Loan Assn., Edison, N.J.	1,174,636,000	1,015,455,000	222	+ 27	1,069,930,000	218	+23	89,900,000	5.03	4	2
196	Pomona First Fed. Savings & Loan Assn., Calif.	1,174,109,000	1,147,327,000	199	+3	1,141,916,000	203	+7	75,754,000	5.87	3	2
197	Mid America Federal Savings & Loan Assn., Clarendon Hills	1,165,256,000	1,118,820,542	205	+8	1,151,715,000	201	+4	25,134,000	1.64	3	2
198	Home Savings Bank, Brooklyn, New York	1,164,809,000	1,196,685,701	189		1,169,118,986	194		243,886,000	15.01	2	1
199	Financial Fed. Savings & Loan Assn., Miami Lakes, Fla.	1,158,845,000	1,166,000,000	195		1,147,257,000	202	+3	40,034,000	2.45	3	2
200	First Federal Savings of Arkansas, FA, Little Rock	1,155,255,000	1,196,695,000	188		1,196,895,000	188		(440,326,000)	(32.04)	4	2

Data sources: Primary source is American Banker questionnaire sent to the 400 largest thrifts in the nation. For FSLIC-insured thrifts not responding to the American Banker survey, data provided to American Banker by the Federal Home Loan Bank Board were used. For FDIC-insured thrifts not responding to the survey, data provided by **ADP Data Services Division, New York** — from its data base of thrifts reporting to the FDIC on the quarterly Consolidated Reports of Income and Condition for Savings Banks — were used. **Total deposits and savings accounts** include non-interest earning demand and NOW accounts, accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts, and accounts earning at or below regular rate in interest-earning NOW accounts in passbook accounts and all other accounts except escrowed accounts. **Capital:** (1) for FSLIC-insured thrifts it is **modified equity capital** which is basically net worth on a GAAP basis. (To get GAAP net worth, you would subtract from modified equity capital deferred loan losses remaining on the balance sheet and unrecognized losses related to FASB 12 — marking to market investments in mutual funds.) (2) for FDIC-insured thrifts capital is **total shareholders' equity**, which is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves less net unrealized loss on marketable equity securities. **Charter Types:** 1-Mutual Savings Bank; 2-Stock Savings Bank; 3-Mutual Savings & Loan Association; 4- Stock Savings & Loan Association. **Insurance Types:** 1-FDIC insured; 2-FSLIC insured; 3-State insured; ( )— A negative.

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Top 300 U.S. Thrift Institutions

In Order of Deposits June 30, 1989, Compared with June 30, 1988

Rank 6/89		Deposits June 30, 1989	Deposits June 30, 1988	Rank 6/88	Gain in Rank	Deposits Dec. 31, 1988	Rank 12/88	Gain in Rank	Capital 6/30/89	Capital to Assets (%)	Charter Type 6/89	Insur. Type 6/89
201	Chase Federal Bank, Miami	1,153,256,000	1,195,172,301	190		1,192,070,861	190		48,545,000	3.03	1	2
202	Roosevelt Bank, FSB, Chesterfield, Mo.	1,144,995,782	1,160,578,000	197		1,162,810,813	198		113,404,470	4.37	2	2
203	Columbia Federal Savings Bank, Queens, New York	1,137,848,155	996,926,000	226	+ 23	1,092,120,211	215	+12	79,017,359	5.33	1	2
204	Norstar Bank Central New York, Syracuse	1,123,475,000	1,209,057,000	181		1,170,322,000	192		94,382,000	6.82	2	1
205	United Postal Savings Assn., St. Louis, Mo.	1,123,151,000	1,166,210,000	194		1,167,407,000	195		88,504,000	6.37	3	2
206	Standard Federal Savings & Loan Assn., Chicago	1,113,164,000	893,136,432	250	+ 44	1,127,835,904	206		66,177,000	5.54	3	2
207	Horizon Federal Savings Bank, Wilmette, Ill.	1,104,877,000	1,032,296,000	217	+ 10	1,054,603,000	220	+13	4,824,000	0.37	1	2
208	First Federal Savings & Loan Assn., Lincoln, Neb.	1,103,162,000	1,071,031,000	210	+2	1,115,913,883	211	+3	56,755,000	4.58	3	2
209	Freedom Savings & Loan Assn., Tampa, Fla.	1,101,710,000	1,171,259,000	193		1,127,014,000	207		(389,580,000)	(34.15)	3	2
210	State Savings Bank, Columbus, Ohio	1,087,630,000	1,144,232,000	200		1,200,310,000	187		94,993,000	6.72	4	2
211	Roosevelt Savings Bank, Garden City, N.Y.	1,085,126,000	954,218,000	239	+ 28	1,017,511,000	229	+18	62,777,000	5.01	1	1
212	Baltimore Federal Financial, FSA	1,074,623,000	1,284,402,000	167		1,241,765,000	177		(142,475,000)	(9.05)	3	2
213	Sandia Federal Savings & Loan Assn., Albuquerque, N.M.	1,063,235,000	1,160,582,000	196		1,075,413,000	217	+4	(611,256,000)	(84.88)	4	2
214	Security Savings & Loan Assn., Scottsdale, Ariz.	1,063,113,000	1,033,033,000	216	+2	1,051,702,000	222	+8	(516,280,000)	(92.22)	4	2
215	First Atlantic Savings, South Plainfield, N.J.	1,055,226,000	1,024,796,000	220	+5	1,099,822,000	213		35,894,000	2.63	3	2
216	County Bank, Santa Barbara, Calif.	1,045,460,000	1,029,243,000	218	+2	1,120,254,000	210		40,890,000	2.89	2	2
217	Wilmington Savings Fund Society FSB, Del.	1,045,287,000	1,008,145,000	224	+7	1,042,136,000	225	+8	96,217,000	6.74	2	1
218	Southeast Bank for Savings, FSB, Jacksonville, Fla.	1,044,567,000	988,142,000	229	+ 11	1,121,044,000	209		84,932,000	6.67	2	2
219	Security Savings Bank, SLA, Vineland, N.J.	1,043,092,000	916,428,000	244	+ 25	992,119,000	236	+17	75,498,000	4.98	2	2
220	Connecticut Savings Bank, New Haven	1,041,893,000	1,027,198,000	219		1,050,551,000	223	+3	86,702,000	6.55	1	1
221	Superior Bank, FSB, Hinsdale, Ill.	1,036,927,000	1,218,291,000	180		1,137,473,000	204		44,459,000	2.61	2	2
222	Anchor Savings & Loan Assn., Madison, Wis.	1,036,577,000	1,044,623,243	214		1,053,559,753	221		62,622,000	4.78	3	2
223	Republic Federal Savings & Loan Assn., Los Angeles	1,034,760,000	963,000,000	234	+ 11	1,012,802,000	233	+10	66,252,000	3.23	4	2
224	The First, FA, Orlando, Fla.	1,032,622,000	1,043,337,000	215		1,045,456,560	224		46,034,000	3.63	3	2
225	Amoskeag Bank, Manchester, N.H.	1,025,765,000	956,347,000	238	+ 13	1,063,749,000	216		84,289,000	5.51	2	1
226	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,018,034,868	990,112,751	228	+2	1,014,495,000	231	+5	66,695,974‡	5.36‡	3	2
227	American Savings Bank, FSB, Honolulu	1,016,126,000				966,293,000	240	+13	122,618,000	7.85	2	2
228	Pacific Southwest Savings Bank, FSB, Corpus Christi, Tex.	1,014,000,000				1,059,601,000	219		24,896,000	2.08	2	2
229	Ridgewood Savings Bank, Queens, New York	995,710,000	1,023,267,000	221		1,015,117,348	230	+1	118,762,000	10.64	1	1
230	ComFed Savings Bank, Lowell, Mass.	992,383,000	909,821,000	245	+ 15	1,012,212,000	234	+4	78,823,000	4.70	2	2
231	Pacific Savings Bank, Costa Mesa, Calif.	988,571,000	986,656,000	230		1,019,046,000	228		(260,147,000)	(25.09)	3	2
232	South Boston Savings Bank, Boston	987,219,000	1,051,372,000	213		1,004,771,000	235	+3	103,574,000	7.25	2	1
233	Metropolitan Federal Bank of Iowa, Mason City	979,870,000				1,039,453,000	226		49,944,000	4.10	2	2
234	First Federal Savings Bank & Trust, Pontiac, Mich.	971,000,000	933,000,000	242	+8	1,013,136,000	232		60,800	0.00	4	2
235	Morris Savings Bank, Morristown, N.J.	970,906,000	962,890,000	235		1,020,676,000	227		67,112,000	6.13	2	1
236	Mutual Savings Bank of Wisconsin, Milwaukee	967,039,000	887,183,000	253	+ 17	990,397,429	237	+1	93,765,000	8.60	1	2
237	Security First Fed. S & L Assn., Daytona Beach, Fla.	961,198,000	1,004,315,000	225		988,551,000	238	+1	23,297,000	1.98	3	2
238	Hunter Savings Assn., Cincinnati	955,172,000	960,093,000	236		963,120,000	241	+3	82,323,000	6.48	4	2
239	Coreast Savings Bank, FSB, Richmond	954,068,000	941,906,000	241	+2	980,897,000	239		51,026,000	4.17	2	2
240	Sun State Savings & Loan Assn., Phoenix, Ariz.	948,427,000	833,942,000	268	+ 28	883,909,000	256	+16	(92,873,000)	(9.29)	3	2
241	New Bedford Institution for Savings, Mass.	936,119,000	759,327,000	298	+ 57	930,420,000	248	+7	213,649,000	18.36	2	1
242	Mid-America Federal Savings & Loan Assn., Columbus, Ohio	935,750,000	950,539,000	240		949,275,000	243	+1	11,295,000	0.87	3	2
243	BancPlus Savings Assn., Pasadena, Tex.	932,986,000	667,441,000	342	+ 99	922,467,000	249	+6	(356,399,000)	(56.26)	4	2
244	American Charter Federal S & L Assn., Lincoln, Neb.	932,978,000	927,250,000	243		948,079,000	244		2,660,000	0.18	3	2
245	Ameribanc Savings Bank, Annandale, Va.	925,116,000	881,456,000	254	+9	900,664,000	252	+7	65,249,000	5.11	2	2
246	Franklin Federal Bancorp, FSB, Austin, Tex.	920,743,000				1,316,300,000	166		29,863,000	1.75	2	2
247	Metropolitan Federal S & L Assn., Nashville, Tenn.	919,113,000	889,889,000	252	+5	911,713,000	251	+4	86,579,000	7.53	4	2
248	First Home Federal Savings & Loan Assn., Greensboro, N.C.	917,870,000	860,651,000	260	+ 12	881,754,000	257	+9	42,572,000	3.37	4	2
249	Broadview Savings Bank, Cleveland	917,110,000	1,346,779,000	157		1,125,375,000	208		(37,850,000)	(2.32)	4	2
250	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	917,023,542	979,264,000	231		946,981,966	245		72,679,289	5.53	1	1
251	Ponce Federal Bank, FSB, P.R.	912,973,180	614,018,226			705,850,031	325	+74	65,341,511	4.84	4	2
252	Second National Federal Savings Bank, Salisbury, Md.	907,065,000	778,149,000	287	+ 35	860,947,000	262	+10	46,876,000	3.39	2	2
253	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	904,150,000	959,974,000	237		960,769,000	242		4,422,000	0.39	3	2
254	Springfield Institution for Savings, Mass.	903,874,000	867,833,000	256	+2	885,675,000	254		95,842,000	9.25	1	1
255	Victoria Savings Assn., Tex.	901,110,000	742,315,000	307	+ 52	848,197,000	265	+10	(181,900,000)	(23.23)	3	2
256	First Indiana Bank, FSB, Indianapolis	900,663,000	703,477,000	322	+ 66	731,807,000	311	+55	72,837,000	5.33	2	2
257	Pathway Financial, FA, Chicago	900,354,000	991,604,000	227		944,717,000	247		38,943,000	3.39	4	2
258	Great Financial Federal S & L Assn., Louisville, Ky.	887,817,000	859,550,633	263	+5	869,645,078	260	+2	98,058,000	9.51	3	2
259	Hawthorne Savings & Loan Assn., Calif.	883,506,311	829,430,896	269	+ 10	864,343,351	261	+2	77,401,280	7.70	4	2
260	Standard Federal Savings Bank, Gaithersburg, Md.	872,972,444	810,140,000	276	+ 16	895,847,000	253		50,009,375	3.00	4	2
261	Commerce Savings Assn., San Antonio, Tex.	867,621,000	740,383,000	311	+ 50	800,482,000	282	+21	(112,904,000)	(14.50)	4	2
262	Eastern Savings Bank, Lynn, Mass.	866,040,000	791,930,000	283	+ 21	838,756,000	270	+8	97,708,000	9.91	1	1
263	Worcester County Institution for Savings, Worcester, Mass	856,376,000	744,057,786	306	+ 43	819,697,000	278	+15	147,894,000	13.12	2	1
264	Olympic Federal Savings & Loan Assn., Berwyn, Ill.	850,725,000	752,248,000	302	+ 38	800,324,000	283	+19	24,748,000	2.16	3	2
265	Mid-State Federal Savings Bank, Ocala, Fla.	848,358,000	860,137,000	262		875,408,000	259		54,024,000	5.31	2	2
266	Union Federal Savings Bank, Indianapolis	847,661,000	822,915,591	272	+6	845,971,708	266		37,634,000	2.74	2	2
267	Century Federal Savings & Loan Assn., Pasadena, Calif.	847,354,000	863,179,000	259		885,527,000	255		44,152,000	3.91	3	2
268	Commonwealth Federal S & L Assn., Norristown, Pa.	846,810,000	844,779,000	266		858,364,000	264		95,596,000	8.64	3	2
269	Roslyn Savings Bank, N.Y.	836,571,877	792,894,146	281	+ 12	805,088,268	280	+11	113,907,177	11.68	1	1
270	Bexar Savings Assn., San Antonio, Tex.	835,587,000	737,311,000	314	+ 44	799,152,000	284	+14	(315,933,000)	(50.56)	4	2
271	American Federal Bank, FSB, Greenville, S.C.	834,897,000	817,285,000	273	+2	834,298,000	272	+1	38,468,000	3.47	2	2
272	Coast Federal Savings & Loan Assn., Sarasota, Fla.	831,239,000	863,323,834	258		845,073,000	268		94,769,000	7.79	4	2
273	First Capital Financial Corp., Aurora, Colo.	830,825,000	891,205,095	251		875,689,000	258		45,933,000	3.85	4	2
274	American Federal S & L Assn of Iowa, Des Moines	830,044,235	854,494,978	264		832,865,034	274		15,637,000	1.54	3	2
275	Home Savings Bank of Florida, Hollywood	829,139,840	875,569,715	255		859,042,866	263		93,711,494	9.98	3	2
276	Landmark Savings Bank, SSB, LaPlace, La.	827,692,000	684,292,000	334	+ 58	842,265,000	269		73,213,000	7.51	2	2
277	Firstrust Savings Bank, Philadelphia	825,783,000	764,325,000	293	+ 16	811,731,000	279	+2	152,738,000	13.79	2	1
278	Penn Savings Bank, FSB, Wyomissing, Pa.	816,179,000	689,402,000	332	+ 54	749,555,000	302	+24	47,922,000	3.99	2	2
279	Central Federal Savings, FSB, Mineola, N.Y.	812,219,000	751,723,637	303	+ 24	776,125,779	293	+14	223,000	0.02	1	2
280	Poughkeepsie Savings Bank, FSB, N.Y.	810,231,000	895,595,000	249		845,843,000	267		106,466,000	6.27	2	2
281	Harris Savings Assn., Harrisburg, Pa.	803,897,000	780,133,000	286	+5	791,872,000	287	+6	64,147,000	6.71	3	2
282	First Western Savings Assn., Las Vegas, Nev.	803,752,000	827,263,000	270		833,929,351	273		72,771,000	5.53	4	2
283	Northwestern Savings & Loan Assn., Chicago	803,101,000	780,217,000	285	+2	820,337,000	276		122,154,000	10.20	3	2
284	United Federal Savings Bank of Iowa, Des Moines	798,129,000	792,802,000	282		796,212,876	285	+1	24,751,000	2.46	1	2
285	New Hampshire Savings Bank, Concord	798,057,390	758,482,000	299	+ 14	803,719,000	281		54,225,721	5.18	2	1
286	Heritage Federal Savings Bank, Taylor, Mich.	797,763,000	791,010,295	284		915,079,000	250		36,252,000	3.96	1	2
287	New Brunswick Savings Bank, N.J.	796,352,000	723,532,000	318	+ 31	776,952,000	292	+5	58,635,000	6.78	1	1
288	Santander Federal Savings Bank, Bayamon, P.R.	795,204,079	605,566,117			606,022,303			58,242,791	5.30	2	2
289	American Savings Bank, New Britain, Conn.	794,666,792	754,029,638	301	+ 12	763,327,348	298	+9	96,302,945	10.67	1	1
290	Severs Fed. Savings & Loan Assn., Little Rock, Ark.	789,392,557	795,310,000	278		786,946,000	289		(381,702,799)	(52.30)	4	2
291	Charter Federal Savings Bank, Bristol, Va.	785,076,000	761,635,000	295	+4	743,942,000	306	+15	39,677,000	3.72	2	1
292	Continental Federal Savings Bank, Fairfax, Va.	784,098,000	811,354,942	275		794,896,000	286		62,996,000	5.57	2	2
293	United Savings Bank, FSB, San Francisco	783,718,300	668,156,000	341	+ 48	750,353,000	301	+8	41,734,000	3.97	2	2
294	Stockton Savings & Loan Assn., Calif.	782,534,000							50,770,000	5.08	4	2
295	Home Savings & Loan Co., Youngstown, Ohio	772,867,000	793,053,861	279		790,387,000	288		60,080,000	7.15	3	2
296	Southwest Savings & Loan Assn., Los Angeles	764,424,000	839,048,000	267		836,851,000	271		(58,675,000)	(8.16)	4	2
297	Home Federal Bank of Tennessee, FSB, Knoxville	761,115,000	762,979,330	294		770,434,000	295		67,202,000	7.94	1	2
298	Staten Island Savings Bank, New York	755,502,000	770,265,000	290		765,612,000	297		71,398,000	8.62	1	1
299	Liberty Savings Bank, FSB, Atlanta	754,841,000	670,891,000	339	+ 40	740,942,000	308	+9	37,417,000	2.87	2	2
300	Queens County Savings Bank, Queens, New York	754,444,848	740,681,002	309	+9	755,528,391	300		70,810,875	8.56	1	1

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Deposits: Total deposits and savings accounts include: non-interest-earning demand and NOW accounts; accounts earning in excess of regular rate in certificates with denominations of $100,000 or more and in other accounts and accounts earning at or below regular rate in interest-earning NOW accounts, in passbook accounts, and all other accounts, except escrowed accounts.

Capital: (1) for FSLIC-insured thrifts it is **modified equity capital**, which is basically net worth on a GAAP basis. (To get GAAP net worth, you would subtract from modified equity capital deferred loan losses remaining on the balance sheet and unrecognized losses related to FASB 12 — marking to market investments in mutual funds.) (2) for FDIC-insured thrifts, capital is **total shareholders' equity**, which is the sum of perpetual preferred stock, common stock, surplus, and undivided profits and capital reserves less net unrealized loss on marketable equity securities. **Charter Types:** 1-Mutual Savings Bank. 2-Stock Savings Bank. 3-Mutual Savings & Loan Association. 4- Stock Savings & Loan Association. **Insurance Types:** 1-FDIC-insured. 2-FSLIC-insured. 3-State insured. ( )— A negative. (‡)— Revised since publication on 12/15/89.

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Top 300 Thrifts in the United States

Listed Geographically by Order of Size within States

Rank 6/89		Deposits 6/30/89
	ALABAMA	
126	Secor Bank, FSB, Birmingham	1,675,131,000
134	Altus Bank, FSB, Mobile	1,579,329,000
	ARIZONA	
28	Western Savings & Loan Assn., FA, Phoenix, FA	4,621,431,426
32	MeraBank, FSB, Phoenix	4,445,278,000
94	Pima Savings & Loan Assn., Tucson	2,259,319,000
124	Southwest Savings & Loan Assn., Phoenix	1,679,355,000
214	Security Savings & Loan Assn., Scottsdale	1,063,113,000
240	Sun State Savings & Loan Assn., Phoenix	948,427,000
	ARKANSAS	
200	First Federal Savings of Arkansas, FA, Little Rock	1,155,255,000
290	Severs Fed. Savings & Loan Assn., Little Rock	789,392,557
	CALIFORNIA	
1	Home Savings of America, FA, Irwindale	31,550,681,000
2	Great Western Bank, FSB, Beverly Hills	22,335,272,000
3	California Federal Bank, FSB, Los Angeles	16,243,423,000
4	Glendale Federal Bank	15,002,083,000
5	American Savings Bank, Stockton	13,551,324,000
6	First Nationwide Bank, FSB, San Francisco	13,481,206,000
7	Home Fed. Savings & Loan Assn. of San Diego	11,793,002,000
8	Great American Bank, SSB, San Diego	11,310,479,000
10	World Savings, FS&LA, Oakland	10,644,645,000
14	Coast Savings & Loan Assn., Los Angeles	9,265,378,000
16	Columbia Savings & Loan Assn., Beverly Hills	8,168,883,000
17	Imperial Savings Assn., San Diego	8,042,258,000
21	Gibraltar Savings, Beverly Hills	6,784,155,000
26	Citicorp Savings, FS&LA, San Francisco	4,720,213,000
42	Lincoln Savings & Loan Assn., Irvine	3,761,144,000
51	Western Fed. Savings & Loan Assn., Marina Del Rey	3,364,931,000
52	FarWest Savings & Loan Assn., Newport Beach	3,320,290,000
57	Fidelity Federal S & L Assn., Glendale	3,091,318,000
63	Downey Savings & Loan Assn., Newport Beach	2,989,713,000
65	Household Bank FSB, Newport Beach	2,906,881,000
69	Sears Savings Bank, Glendale	2,846,962,000
74	San Francisco Federal Savings & Loan Assn.	2,733,268,000
78	Homestead Savings, FS&LA, Millbrae	2,648,734,000
84	Valley Federal S & L Assn., Van Nuys	2,385,139,000
105	Santa Barbara Savings & Loan Assn.	2,001,904,000
108	Sacramento Savings & Loan Assn.	1,958,346,000
111	Mercury Savings, FS&LA, Huntington Beach	1,916,814,000
127	Bay View Fed. Savings & Loan Assn., San Mateo	1,672,217,000
132	Union Federal Savings Bank, Los Angeles	1,605,496,000
136	Southern California Savings, FS&LA, Beverly Hills	1,547,443,000
140	Beverly Hills Federal Savings Bank	1,539,612,000
141	Eureka Federal Savings & Loan Assn., San Carlos	1,530,782,152
151	First Federal Savings Bank of California, Santa Monica	1,421,693,000
162	Western Financial Savings Bank, Orange	1,324,518,000
196	Pomona First Fed. Savings & Loan Assn.	1,174,109,000
216	County Bank, Santa Barbara	1,045,460,000
223	Republic Federal Savings & Loan Assn., Los Angeles	1,034,760,000
231	Pacific Savings Bank, Costa Mesa	988,571,000
259	Hawthorne Savings & Loan Assn.	883,506,311
267	Century Federal Savings & Loan Assn., Pasadena	847,354,000
283	United Savings Bank, FSB, San Francisco	783,718,000
294	Stockton Savings & Loan Assn.	782,534,000
296	Southwest Savings & Loan Assn., Los Angeles	764,424,000
	COLORADO	
56	Columbia Savings, FS&LA, Englewood	3,128,534,000
93	Bank Western, FSB, Denver	2,282,696,000
273	First Capital Financial Corp., Aurora	800,825,000
	CONNECTICUT	
24	People's Bank, Bridgeport	5,434,799,000
30	Northeast Savings, FA, Hartford	4,510,671,000
61	Society for Savings, Hartford	3,019,693,000
145	First Constitution Bank, New Haven	1,502,251,000
171	Centerbank, Waterbury	1,274,599,000
178	New Haven Savings Bank	1,220,491,258
220	Connecticut Savings Bank, New Haven	1,041,893,000
250	Mechanics & Farmers Savings Bank, FSB, Bridgeport	917,023,542
289	American Savings Bank, New Britain	794,666,792
	DELAWARE	
217	Wilmington Savings Fund Society FSB	1,045,287,000
	FLORIDA	
22	CenTrust Bank, SSB, Miami	6,379,044,000
47	AmeriFirst Bank, Miami	3,464,057,000
54	American Savings & Loan Assn. of Florida, Miami	3,209,169,000
67	Florida Federal Savings Bank, St. Petersburg	2,862,587,000
70	Citizens Federal Bank, FSB, Miami	2,822,881,000
81	Fortune Savings Bank, Clearwater	2,329,195,000
107	Coral Gables Federal Savings & Loan Assn.	1,970,819,000
130	American Pioneer Savings Bank, Orlando	1,651,819,000
147	BankAtlantic, FSB, Fort Lauderdale	1,494,555,000
149	Pioneer Savings Bank, FSB, Clearwater	1,465,304,000
154	Citicorp Savings of Florida, FS&LA, Miami	1,393,996,000
156	Hollywood Federal Savings & Loan Assn.	1,376,979,000
160	Flagler Federal Savings & Loan Assn., Miami	1,346,466,000
161	BancFlorida, FSB, Naples	1,330,654,000
179	Beach Federal Savings & Loan Assn., Boynton Beach	1,219,411,000
192	Commonwealth Savings & Loan Assn., Ft. Lauderdale	1,176,046,000

Rank 6/89		Deposits 6/30/89
	FLORIDA (Continued)	
199	Financial Fed. Savings & Loan Assn., Miami Lakes	1,158,845,000
201	Chase Federal Bank, Miami	1,153,256,000
209	Freedom Savings & Loan Assn., Tampa	1,101,710,000
218	Southeast Bank for Savings, FSB, Jacksonville	1,044,567,000
224	The First, FA, Orlando	1,032,622,000
237	Security First Fed. S & L Assn., Daytona Beach	961,198,000
253	Duval Fed. Savings & Loan Assn., Jacksonville	904,150,000
265	Mid-State Federal Savings Bank, Ocala	848,358,000
272	Coast Federal Savings & Loan Assn., Sarasota	831,239,000
275	Home Savings Bank of Florida, Hollywood	829,139,840
	GEORGIA	
77	Georgia Federal Bank, FSB, Atlanta	2,693,839,000
125	Decatur Federal Savings & Loan Assn.	1,677,030,000
137	Fulton Federal Savings Bank, Atlanta	1,554,446,000
299	Liberty Savings Bank, FSB, Atlanta	754,841,000
	HAWAII	
114	HonFed Bank, FSB, Honolulu	1,669,259,000
227	American Savings Bank, FSB, Honolulu	1,016,126,000
	ILLINOIS	
31	Talman Home Federal Savings & Loan Assn., Chicago	4,473,506,000
43	Citicorp Savings of Illinois, FS&LA, Chicago	3,670,976,000
86	St. Paul Federal Bank for Savings, Chicago	2,414,701,000
98	Champion Federal Savings & Loan Assn., Bloomington	2,143,516,000
117	Cragin Federal Bank for Savings, Chicago	1,804,440,000
135	Bell Federal Savings & Loan Assn., Chicago	1,577,193,000
181	United Savings of America, FS&LA, Chicago	1,211,743,384
197	Mid America Federal Savings & Loan Assn., Clarendon Hills	1,165,256,000
206	Standard Federal Savings & Loan Assn., Chicago	1,113,164,000
207	Horizon Federal Savings Bank, Wilmette	1,104,877,000
221	Superior Bank, FSB, Hinsdale	1,036,927,000
257	Pathway Financial, FA, Chicago	900,354,000
264	Olympic Federal Savings & Loan Assn., Berwyn	850,725,000
283	Northwestern Savings & Loan Assn., Chicago	803,101,000
	INDIANA	
256	First Indiana Bank, FSB, Indianapolis	900,663,000
266	Union Federal Savings Bank, Indianapolis	847,661,000
	IOWA	
233	Metropolitan Federal Bank of Iowa, Mason City	979,870,000
274	American Federal S & L Assn of Iowa, Des Moines	830,044,235
284	United Federal Savings Bank of Iowa, Des Moines	798,129,000
	KANSAS	
44	Franklin Savings Assn., Ottawa	3,669,349,000
80	Capitol Federal Savings & Loan Assn., Topeka	2,609,662,000
148	Peoples Heritage Federal S & L Assn., Salina	1,470,115,000
	KENTUCKY	
258	Great Financial Federal S & L Assn., Louisville	887,817,000
	LOUISIANA	
150	Pelican Homestead & Savings Assn., Metairie	1,447,748,000
186	Oak Tree Savings Bank, SSB, New Orleans	1,196,849,000
276	Landmark Savings Bank, SSB, LaPlace	827,692,000
	MAINE	
115	Peoples Heritage Savings Bank, Portland	1,825,353,000
152	Maine Savings Bank, Portland	1,415,248,000
	MARYLAND	
37	Chevy Chase Savings Bank, FSB	4,180,288,000
142	Loyola Federal Savings & Loan Assn., Baltimore	1,516,380,000
212	Baltimore Federal Financial, FSA	1,074,623,000
252	Second National Federal Savings Bank, Salisbury	907,065,000
260	Standard Federal Savings Bank, Gaithersburg	872,972,444
	MASSACHUSETTS	
73	Home Owners Savings Bank, FSB, Boston	2,743,338,000
121	Boston Five Cents Savings Bank FSB	1,736,418,000
166	Heritage NIS Bank for Savings, Northampton	1,308,459,000
183	First Mutual of Boston	1,204,253,000
184	Newworld Bank for Savings, Boston	1,202,606,000
193	Provident Institution for Savings, Boston	1,175,962,040
230	ComFed Savings Bank, Lowell	982,383,000
232	South Boston Savings Bank, Boston	981,219,000
241	New Bedford Institution for Savings	936,119,000
254	Springfield Institution for Savings	903,874,000
262	Eastern Savings Bank, Lynn	866,040,000
263	Worcester County Institution for Savings, Worcester	856,376,000
	MICHIGAN	
23	Standard Federal Bank, Troy	5,809,805,000
27	First Federal of Michigan, Detroit	4,661,805,000
113	Great Lakes Bancorp, Ann Arbor	1,681,651,000
182	D&N Savings Bank, FSB, Hancock	1,205,532,000
234	First Federal Savings Bank & Trust, Pontiac	971,000,000
286	Heritage Federal Savings Bank, Taylor	797,763,000
	MINNESOTA	
49	TCF Bank Savings, FSB, Minneapolis	3,386,760,000
92	First Minnesota Savings Bank, FSB, St. Paul	2,316,422,000
100	Midwest Savings Assn., FA, Minneapolis	2,066,792,000

Top 300 Thrifts in the United States

Listed Geographically by Order of Size within States

Rank 6/30		Deposits 6/30/90
	MISSOURI	
66	Home Savings Assn. of Kansas City, FA	2,863,209,000
83	Community Federal Savings & Loan Assn., St. Louis	2,479,964,000
87	Farm & Home Savings Assn., Nevada	2,398,506,000
202	Roosevelt Bank, FSB, Chesterfield	1,144,995,782
205	United Postal Savings Assn., St. Louis	1,123,151,000
	NEBRASKA	
68	Commercial Federal Savings & Loan Assn., Omaha	2,852,452,000
208	First Federal Savings & Loan Assn., Lincoln	1,103,162,000
244	American Charter Federal S & L Assn., Lincoln	932,978,000
	NEVADA	
168	Prilliorti Bank, Las Vegas	1,304,098,000
262	First Western Savings Assn., Las Vegas	803,752,000
	NEW HAMPSHIRE	
225	Amoskeag Bank, Manchester	1,025,765,000
285	New Hampshire Savings Bank, Concord	798,057,390
	NEW JERSEY	
19	City Federal Savings Bank, Bedminster	7,325,155,000
29	Carteret Savings Bank, FA, Morristown	4,615,709,000
36	Howard Savings Bank, Newark	4,337,541,000
72	Hudson City Savings Bank, Paramus	2,777,479,467
139	Collective Federal Savings Bank, Egg Harbor City	1,544,708,000
167	Provident Savings Bank, Jersey City	1,306,455,729
173	Investors Savings & Loan Assn., Millburn	1,243,445,539
195	Crestmont Federal Savings & Loan Assn., Edison	1,174,636,000
215	First Atlantic Savings, South Plainfield	1,055,226,000
219	Security Savings Bank, SLA, Vineland	1,043,092,000
226	Columbia Savings Bank, SLA, Fair Lawn	1,018,034,868
235	Morris Savings Bank, Morristown	970,906,000
287	New Brunswick Savings Bank	796,352,000
	NEW MEXICO	
136	ABQ Bank, FSB, Albuquerque	1,563,360,000
213	Sandia Federal Savings & Loan Assn., Albuquerque	1,063,235,000
	NEW YORK	
11	Goldome, Buffalo	10,595,974,000
12	CrossLand Savings FSB, Brooklyn, New York	9,425,328,000
13	Dime Savings Bank of New York FSB, Garden City	9,301,403,000
15	Empire of America Federal Savings Bank, Buffalo	8,276,042,000
20	Anchor Savings Bank, FSB, Northport	6,822,833,000
34	Dollar Dry Dock Bank, White Plains	4,378,712,000
35	Long Island Savings Bank FSB, Melville	4,352,221,000
39	Green Point Savings Bank, Brooklyn, New York	3,927,324,000
41	First Federal Savings & Loan Assn., Rochester	3,779,784,000
46	American Savings Bank, FSB, White Plains	3,410,673,000
55	Emigrant Savings Bank, New York	3,181,058,000
58	Rochester Community Savings Bank	3,049,272,000
63	Apple Bank For Savings, New York	2,998,534,000
71	Manhattan Savings Bank, New York	2,788,156,626
79	Williamsburgh Savings Bank, Brooklyn, New York	2,648,345,000
84	Seamen's Bank for Savings, FSB, New York	2,479,645,000
88	Astoria Federal Savings & Loan Assn., Queens, New York	2,341,828,000
96	Lincoln Savings Bank, FSB, New York	2,257,156,000
97	Greater New York Savings Bank, New York	2,177,434,000
103	River Bank America, New York	2,022,731,000
120	Albany Savings Bank FSB	1,745,945,000
131	East New York Savings Bank, New York	1,634,458,000
143	Ensign Bank FSB, New York	1,513,665,000
157	Peoples Westchester Savings Bank, Hawthorne	1,375,133,000
165	Fidelity New York, FSB, Floral Park	1,314,102,000
169	Independence Savings Bank, Brooklyn, New York	1,298,977,000
177	Jamaica Savings Bank FSB, Lynbrook	1,221,145,254
187	Columbia Banking Federal S & L Assn., Rochester	1,195,256,906
190	North Side Savings Bank, Bronx, New York	1,187,359,000
191	Onondaga Savings Bank, Syracuse	1,184,012,000
198	Home Savings Bank, Brooklyn, New York	1,164,809,000
203	Columbia Federal Savings Bank, Queens, New York	1,137,648,155
204	Norstar Bank Central New York, Syracuse	1,123,475,000
211	Roosevelt Savings Bank, Garden City	1,085,126,000
229	Ridgewood Savings Bank, Queens, New York	995,710,000
269	Roslyn Savings Bank	836,571,877
279	Central Federal Savings, FSB, Mineola	812,219,000
280	Poughkeepsie Savings Bank, FSB	810,231,000
298	Staten Island Savings Bank, New York	755,502,000
300	Queens County Savings Bank, Queens, New York	754,444,848
	NORTH CAROLINA	
248	First Home Federal Savings & Loan Assn., Greensboro	917,870,000
	NORTH DAKOTA	
81	Metropolitan Federal Bank, FSB, Fargo	2,529,647,000
	OHIO	
46	TransOhio Savings Bank, Cleveland	3,643,597,000
98	Third Federal Savings & Loan Assn., Cleveland	2,254,998,795
104	Citizens Federal Savings & Loan Assn., Dayton	2,015,023,000
153	Ohio Savings Bank, Cleveland	1,396,303,000
158	First Federal Savings Bank, Cleveland	1,374,637,000
159	Cardinal Federal Savings Bank, Cleveland	1,352,196,000
174	First Federal Savings & Loan Assn., Toledo	1,228,914,821
188	Gem Savings Assn., Dayton	1,194,297,000

Rank 6/30		Deposits 6/30/90
	OHIO (Continued)	
210	State Savings Bank, Columbus	1,087,630,000
238	Hunter Savings Assn., Cincinnati	955,172,000
242	Mid-America Federal Savings & Loan Assn., Columbus	935,750,000
249	Broadview Savings Bank, Cleveland	917,110,000
296	Home Savings & Loan Co., Youngstown	772,867,000
	OKLAHOMA	
194	Sooner Federal Savings & Loan Assn., Tulsa	1,175,500,000
	OREGON	
53	Benjamin Franklin Federal S & L Assn., Portland	3,227,889,000
144	Far West Federal Bank, Portland	1,511,979,000
	PENNSYLVANIA	
9	Meritor Savings Bank, Philadelphia	10,794,450,000
25	Atlantic Financial Federal, Bala Cynwyd	5,263,506,000
85	First Federal Savings & Loan Assn., Pittsburgh	2,417,010,000
99	Hill Financial Savings Assn., Red Hill	2,090,863,000
102	Dollar Bank, FSB, Pittsburgh	2,028,564,000
129	Horizon Financial, FA, Southampton	1,664,619,000
164	Beneficial Savings Bank, Philadelphia	1,316,282,000
175	Germantown Savings Bank, Bala Cynwyd	1,228,121,000
185	Landmark Savings Assn., Pittsburgh	1,197,624,000
266	Commonwealth Federal S & L Assn., Norristown	846,810,000
277	Firstrust Savings Bank, Philadelphia	825,783,000
278	Penn Savings Bank, FSB, Wyomissing	816,179,000
281	Harris Savings Assn., Harrisburg	803,897,000
	PUERTO RICO	
172	First Federal Savings Bank, Santurce	1,248,760,095
189	Caguas Central Federal Savings Bank, San Juan	1,192,561,548
251	Ponce Federal Bank, FSB	912,973,160
288	Santander Federal Savings Bank, Bayamon	795,204,079
	RHODE ISLAND	
82	Old Stone Bank, FSB, Providence	2,481,077,000
128	Citizens Savings Bank, Providence	1,671,300,000
	SOUTH CAROLINA	
116	First Federal Savings & Loan Assn., Greenville	1,794,283,000
271	American Federal Bank, FSB, Greenville	834,897,000
	TENNESSEE	
123	Leader Federal Bank for Savings, Memphis	1,686,489,000
247	Metropolitan Federal S & L Assn., Nashville	919,113,000
297	Home Federal Bank of Tennessee, FSB, Knoxville	761,115,000
	TEXAS	
18	First Gibraltar Bank, FSB, Houston	7,585,172,000
30	Sunbelt Savings, FSB, Dallas	4,054,012,058
40	Southwest Savings Assn., Dallas	3,829,915,000
45	University Federal Savings Assn., Houston	3,668,742,000
59	San Jacinto Savings Assn., Houston	3,069,136,000
64	United Savings Assn. of Texas, FSB, Houston	2,952,824,000
75	Bright Banc Savings Assn., Dallas	2,731,172,000
76	Guaranty Federal Savings Bank, Dallas	2,698,606,000
89	Olney Savings & Loan Assn.	2,356,524,097
101	San Antonio Savings Assn., FA	2,036,229,000
109	Bluebonnet Savings Bank, FSB, Dallas	1,937,433,000
110	Guardian Savings & Loan Assn., Houston	1,928,632,600
112	Benjamin Franklin Federal Savings Assn., Houston	1,892,628,000
119	Commonwealth Federal Savings Assn., Houston	1,790,853,000
146	QII Savings Assn., San Antonio	1,496,147,000
156	American Federal Bank, FSB, Dallas	1,386,520,000
176	Murray Federal Savings & Loan Assn., Dallas	1,221,182,000
228	Pacific Southwest Savings Bank, FSB, Corpus Christi	1,014,000,000
243	BancPlus Savings Assn., Pasadena	932,986,000
246	Franklin Federal Bancorp, FSB, Austin	920,743,000
255	Victoria Savings Assn.	901,110,000
261	Commerce Savings Assn., San Antonio	867,621,000
270	Bexar Savings Assn., San Antonio	835,587,000
	UTAH	
170	American Savings & Loan Assn., Salt Lake City	1,285,004,000
	VIRGINIA	
33	Perpetual Savings Bank, FSB, McLean	4,443,924,000
122	Investors Savings Bank, Richmond	1,701,305,000
133	Trustbank Savings, FSB, McLean	1,595,565,000
180	Columbia First Federal S & L Assn., Arlington	1,216,144,000
239	Coreast Savings Bank, FSB, Richmond	954,068,000
245	Ameribanc Savings Bank, Annandale	925,116,000
281	Charter Federal Savings Bank, Bristol	785,076,000
292	Continental Federal Savings Bank, Fairfax	784,038,000
	WASHINGTON	
50	Washington Mutual Savings Bank, Seattle	3,388,137,000
58	Pacific First Federal Savings Bank, Seattle	3,082,066,000
163	Washington Federal Savings & Loan Assn., Seattle	1,317,445,000
	WISCONSIN	
108	First Financial Bank, FSB, Stevens Point	1,966,464,000
116	Security Savings & Loan Assn., Milwaukee	1,808,811,000
222	Anchor Savings & Loan Assn., Madison	1,036,577,000
236	Mutual Savings Bank of Wisconsin, Milwaukee	967,039,000

Top 300 Thrifts in the United States

Ranked by assets on June 30, 1989 (dollar amounts in thousands)

Rank 6/89		Assets 6/30/89	Assets 6/30/88	Rank 6/88	Gain
1	Home Savings of America, FA, Irwindale, Calif.	44,253,088	32,310,820	1	
2	Great Western Bank, FSB, Beverly Hills	34,245,361	28,072,866	3	+1
3	First Nationwide Bank, FSB, San Francisco	26,149,287	22,277,449	6	+3
4	California Federal Bank, FSB, Los Angeles	25,684,845	23,135,100	5	+1
5	Glendale Federal Bank, Calif.	24,478,164	23,711,437	4	
6	World Savings, FS&LA, Oakland, Calif.	18,727,120	14,270,205	12	+6
7	Home Fed. Savings & Loan Assn. of San Diego, Calif.	17,139,807	15,197,606	9	+2
8	Great American Bank, SSB, San Diego, Calif.	16,497,150	15,536,766	8	
9	American Savings Bank, Stockton, Calif.	15,523,144	30,192,927	2	
10	CrossLand Savings FSB, Brooklyn, New York	15,450,995	14,807,824	11	+1
11	Meritor Savings Bank, Philadelphia	14,501,692	17,479,073	7	
12	Goldome, Buffalo, N.Y.	13,978,338	15,135,357	10	
13	Coast Savings & Loan Assn., Los Angeles	12,851,805	11,453,887	17	+4
14	Dime Savings Bank of New York FSB, Garden City	12,494,705	10,883,859	18	+4
15	First Federal of Michigan, Detroit	12,342,192	11,571,631	16	+1
16	Imperial Savings Assn., San Diego, Calif.	11,886,023	12,081,793	15	
17	Columbia Savings & Loan Assn., Beverly Hills	11,831,306	10,731,455	19	+2
18	Empire of America Fed. Savings Bank, Buffalo, NY	11,440,740	10,690,500	20	+2
19	Gibraltar Savings, Beverly Hills	11,181,932	13,185,916	14	
20	City Federal Savings Bank, Bedminster, N.J.	10,326,525	10,667,548	21	+1
21	Standard Federal Bank, Troy, Mich.	10,119,889	9,751,267	22	+1
22	First Gibraltar Bank, FSB, Houston	9,778,432			
23	CenTrust Bank, SSB, Miami	9,738,709	9,087,181	23	
24	Franklin Savings Assn., Ottawa, Kan.	9,341,307	13,419,405	13	
25	Sunbelt Savings, FSB, Dallas	9,156,165	2,214,129	132	+107
26	Anchor Savings Bank, FSB, Northport, N.Y.	8,705,661	7,946,482	25	
27	Atlantic Financial Federal, Bala Cynwyd, Pa.	7,682,289	7,737,372	26	
28	Northeast Savings, FA, Hartford, Conn.	7,583,777	8,176,176	24	
29	Citicorp Savings, FS&LA, San Francisco	7,387,799	7,070,299	27	
30	Carteret Savings Bank, FA, Morristown, N.J.	7,130,599	6,057,667	37	+7
31	MeraBank, FSB, Phoenix, Ariz.	6,881,092	6,994,912	28	
32	People's Bank, Bridgeport, Conn.	6,639,066	5,989,746	40	+8
33	Perpetual Savings Bank, FSB, McLean, Va.	6,474,057	5,440,731	45	+12
34	TransOhio Savings Bank, Cleveland	6,356,976	6,382,196	32	
35	Talman Home Fed. Savings & Loan Assn., Chicago	6,213,531	6,059,321	36	+1
36	Commercial Fed. Savings & Loan Assn., Omaha, Neb.	6,063,562	6,400,000	31	
37	Southwest Savings Assn., Dallas	6,003,979	6,760,083	29	
38	Washington Mutual Savings Bank, Seattle	5,944,920	5,994,509	39	+1
39	Pacific First Federal Savings Bank, Seattle	5,931,994	5,246,881	48	+9
40	Household Bank FSB, Newport Beach, Calif.	5,776,103	3,995,261	66	+26
41	Western Savings & Loan Assn., FA, Phoenix, FA, Ariz.	5,686,299	6,281,145	34	
42	First Federal Savings & Loan Assn., Rochester, N.Y.	5,615,115	5,243,441	49	+7
43	American Savings & Loan Assn. of Florida, Miami	5,493,559	4,752,656	53	+10
44	Long Island Savings Bank FSB, Melville, N.Y.	5,373,002	5,409,465	46	+2
45	Citicorp Savings of Illinois, FS&LA, Chicago	5,348,022	5,507,641	44	
46	Benjamin Franklin Federal S & L Assn., Portland, Ore.	5,219,226	5,324,051	47	+1
47	Dollar Dry Dock Bank, White Plains, N.Y.	5,151,652	4,662,133	55	+8
48	Homestead Savings, FS&LA, Millbrae, Calif.	5,091,590	5,720,556	42	
49	Florida Federal Savings Bank, St. Petersburg	5,057,753	5,100,000	50	+1
50	Columbia Savings, FS&LA, Englewood, Colo.	5,047,087	3,076,873	89	+39
51	TCF Bank Savings, FSB, Minneapolis	4,995,348	5,653,483	43	
52	Santa Barbara Savings & Loan Assn., Calif.	4,949,537	5,074,465	51	
53	Howard Savings Bank, Newark, N.J.	4,874,724	4,840,830	52	
54	Fidelity Federal S & L Assn., Glendale, Calif.	4,851,295	4,146,353	62	+8
55	FarWest Savings & Loan Assn., Newport Beach, Calif.	4,814,206	4,138,329	63	+8
56	Chevy Chase Savings Bank, FSB, Md.	4,775,792	4,167,562	61	+5
57	American Savings Bank, FSB, White Plains, N.Y.	4,731,491	4,348,332	59	+2
58	AmeriFirst Bank, Miami	4,655,653	4,482,978	58	
59	Western Fed. S & L Assn., Marina Del Rey, Calif.	4,557,796	2,566,763	108	+49
60	San Francisco Federal Savings & Loan Assn.	4,443,680	4,184,956	60	
61	Citizens Federal Bank, FSB, Miami	4,423,156	3,270,102	80	+19
62	Green Point Savings Bank, Brooklyn, New York	4,421,791	3,752,488	71	+9
63	Rochester Community Savings Bank, N.Y.	4,356,179	4,092,419	64	+1
64	Seamen's Bank for Savings, FSB, New York	4,289,645	4,614,793	56	
65	Society for Savings, Hartford, Conn.	4,280,051	3,805,619	69	+4
66	Olney Savings & Loan Assn., Tex.	4,206,115	1,354,910	216	+150
67	Georgia Federal Bank, FSB, Atlanta	4,196,370	4,058,872	65	
68	Guardian Savings & Loan Assn., Houston	4,082,953	3,636,430	73	+5
69	Guaranty Federal Savings Bank, Dallas	4,059,958	1,960,626	152	+83
70	Metropolitan Federal Bank, FSB, Fargo, N.D.	4,055,914	2,352,166	118	+48
71	Sears Savings Bank, Glendale, Calif.	4,055,253	5,828,842	41	
72	Bright Banc Savings Assn., Dallas	4,037,435	4,700,243	54	
73	United Savings Assn. of Texas, FSB, Houston	3,979,902	6,019,288	38	
74	Lincoln Savings & Loan Assn., Irvine, Calif.	3,810,521	6,074,093	35	
75	Home Owners Savings Bank, FSB, Boston	3,803,313	3,929,266	67	
76	Downey Savings & Loan Assn., Newport Beach, Calif.	3,773,524	3,246,685	81	+5
77	San Jacinto Savings Assn., Houston	3,594,381	3,690,103	72	
78	Great Lakes Bancorp, Ann Arbor, Mich.	3,589,871	3,211,377	84	+6
79	Emigrant Savings Bank, New York	3,568,439	3,543,607	76	
80	Community Fed. Savings & Loan Assn., St. Louis, Mo.	3,496,347	3,620,706	75	
81	Apple Bank For Savings, New York	3,481,902	3,066,987	90	+9
82	Bank Western, FSB, Denver	3,465,296	3,766,074	70	
83	Home Savings Assn. of Kansas City, FA, Mo.	3,458,000	2,890,386	95	+12
84	Old Stone Bank, FSB, Providence, R.I.	3,448,462	3,816,928	68	
85	Farm & Home Savings Assn., Nevada, Mo.	3,422,654	3,628,720	74	
86	Far West Federal Bank, Portland, Ore.	3,385,102	2,682,471	102	+16
87	Valley Federal S & L Assn., Van Nuys, Calif.	3,368,098	3,331,538	79	
88	Fortune Savings Bank, Clearwater, Fla.	3,317,430	3,036,632	92	+4
89	Citicorp Savings of Florida, FS&LA, Miami	3,308,222	2,872,308	96	+7
90	St. Paul Federal Bank for Savings, Chicago	3,212,665	3,116,850	86	
91	First Minnesota Savings Bank, FSB, St. Paul	3,182,235	3,342,646	77	
92	Greater New York Savings Bank, New York	3,158,877	2,829,501	99	+7
93	Williamsburgh Savings Bank, Brooklyn, New York	3,157,434	3,221,113	83	
94	Bluebonnet Savings Bank, FSB, Dallas	3,145,815			
95	Pima Savings & Loan Assn., Tucson, Ariz.	3,144,639	3,171,455	85	
96	First Federal Savings & Loan Assn., Pittsburgh	3,126,188	2,753,185	100	+4
97	Hudson City Savings Bank, Paramus, N.J.	3,123,295	2,965,854	93	
98	Manhattan Savings Bank, New York	3,075,614	3,106,674	88	
99	Capitol Federal Savings & Loan Assn., Topeka, Kan.	3,062,486	2,847,854	98	
100	HomeFed Bank, FSB, Honolulu	3,052,065	2,344,944	119	+19
101	American Federal Bank, FSB, Dallas	3,032,457			
102	Astoria Federal S & L Assn., Queens, New York	3,025,945	3,047,609	91	
103	River Bank America, New York	2,916,516	2,713,066	101	
104	Bay View Fed. Svgs & Loan Assn., San Mateo, Calif.	2,846,747	2,329,447	123	+19
105	Primerit Bank, Las Vegas, Nev.	2,796,643	2,653,506	103	
106	Western Financial Savings Bank, Orange, Calif.	2,718,973	2,107,000	140	+34
107	Champion Federal S & L Assn., Bloomington, Ill.	2,715,683	2,622,812	105	
108	Lincoln Savings Bank, FSB, New York	2,707,550	2,618,493	106	
109	University Federal Savings Assn., Houston	2,614,493	4,546,869	57	
110	Roosevelt Bank, FSB, Chesterfield, Mo.	2,592,962	2,441,728	113	+3
111	Hill Financial Savings Assn., Red Hill, Pa.	2,588,958	3,110,599	87	
112	Fulton Federal Savings Bank, Atlanta	2,562,380	2,541,554	111	
113	Altus Bank, FSB, Mobile, Ala.	2,549,731	2,859,460	97	
114	Coral Gables Federal Savings & Loan Assn., Fla.	2,540,440	2,382,362	116	+2
115	Third Federal Savings & Loan Assn., Cleveland	2,538,121	2,301,450	125	+10
116	Oak Tree Savings Bank, SSB, New Orleans, La.	2,529,098	2,343,360	120	+4
117	San Antonio Savings Assn., FA, Tex.	2,516,544	2,916,156	94	
118	Decatur Federal Savings & Loan Assn., Ga.	2,503,810	2,136,330	135	+17
119	Horizon Financial, FA, Southampton, Pa.	2,495,665	2,579,287	107	
120	Leader Federal Bank for Savings, Memphis, Tenn.	2,461,896	2,563,868	109	
121	Dollar Bank, FSB, Pittsburgh	2,416,009	2,563,382	110	
122	Secor Bank, FSB, Birmingham, Ala.	2,400,549	2,361,100	117	
123	Peoples Heritage Savings Bank, Portland, Me.	2,399,197	1,969,660	151	+28
124	Cragin Federal Bank for Savings, Chicago	2,396,871	2,342,050	121	
125	Boston Five Cents Savings Bank FSB	2,376,372	2,329,482	122	
126	First Federal Svgs Bank of California, Santa Monica	2,376,220	2,021,251	145	+19
127	Citizens Federal Savings & Loan Assn., Dayton, Ohio	2,362,777	2,293,490	126	
128	Investors Savings Bank, Richmond	2,349,615	2,216,690	131	+3
129	First Constitution Bank, New Haven, Conn.	2,335,769	2,021,035	146	+17
130	Union Federal Savings Bank, Los Angeles	2,317,871	2,028,182	144	+14
131	First Federal Savings & Loan Assn., Greenville, S.C.	2,317,641	2,197,094	133	+2
132	Midwest Savings Assn., FA, Minneapolis	2,316,865	3,332,199	78	
133	Mercury Savings, FS&LA, Huntington Beach, Calif.	2,312,412	2,419,237	115	
134	Sacramento Savings & Loan Assn., Calif.	2,310,124	2,438,893	114	
135	Washington Federal Savings & Loan Assn., Seattle	2,307,438	1,940,627	154	+19
136	Benjamin Franklin Federal Savings Assn., Houston	2,299,570	2,632,965	104	
137	First Financial Bank, FSB, Stevens Point, Wis.	2,279,472	2,227,199	130	
138	Trustbank Savings, FSB, McLean, Va.	2,246,570	1,934,043	156	+18
139	Collective Fed. Savings Bank, Egg Harbor City, N.J.	2,232,839	2,097,594	142	+3
140	ABQ Bank, FSB, Albuquerque, N.M.	2,217,701	2,242,859	129	
141	Security Savings & Loan Assn., Milwaukee, Wis.	2,171,717	2,106,813	138	
142	Citizens Savings Bank, Providence, R.I.	2,171,000	2,107,079	139	
143	D&N Savings Bank, FSB, Hancock, Mich.	2,162,750	2,114,810	137	
144	Columbia First Federal S & L Assn., Arlington, Va.	2,159,303	2,089,850	143	
145	Loyola Federal Savings & Loan Assn., Baltimore	2,141,117	2,004,561	149	+4
146	Southern California Savings, FS&LA, Beverly Hills	2,118,640	1,970,262	150	+4
147	Pioneer Savings Bank, FSB, Clearwater, Fla.	2,102,727	2,120,185	136	
148	American Pioneer Savings Bank, Orlando, Fla.	2,094,960	2,325,815	124	
149	BankAtlantic, FSB, Fort Lauderdale, Fla.	2,071,133	2,144,856	134	
150	Centerbank, Waterbury, Conn.	2,063,100	1,725,410	168	+18
151	American Savings & Loan Assn., Salt Lake City, Utah	2,059,301	2,268,552	128	
152	Republic Federal Savings & Loan Assn., Los Angeles	2,051,792	1,807,125	161	+9
153	East New York Savings Bank, New York	2,033,964	1,850,971	158	+5
154	Albany Savings Bank FSB, N.Y.	2,015,493	1,937,302	155	+1
155	Pelican Homestead & Savings Assn., Metairie, La.	1,987,617	1,821,396	159	+4
156	Southwest Savings & Loan Assn., Phoenix, Ariz.	1,972,737	2,449,278	112	
157	Fidelity New York, FSB, Floral Park, N.Y.	1,959,509	1,802,271	163	+6
158	First Federal Savings Bank, Santurce, P.R.	1,952,527	1,714,714	171	+13
159	Ensign Bank FSB, New York	1,906,555	1,956,351	153	
160	BancFlorida, FSB, Naples	1,899,966	1,645,727	176	+16
161	Investors Savings & Loan Assn., Millburn, N.J.	1,885,089	2,010,966	148	
162	Peoples Heritage Federal S & L Assn., Salina, Kan.	1,817,477	2,104,927	141	
163	Crestmont Fed. Savings & Loan Assn., Edison, N.J.	1,785,610	1,706,063	172	+9
164	Landmark Savings Assn., Pittsburgh	1,780,951	1,753,856	166	+2
165	Eureka Fed. Savings & Loan Assn., San Carlos, Calif.	1,770,653	2,018,314	147	
166	Hollywood Federal Savings & Loan Assn., Fla.	1,751,227	1,685,064	174	+8
167	Heritage NIS Bank for Savings, Northampton, Mass.	1,732,953	1,461,037	202	+35
168	Bell Federal Savings & Loan Assn., Chicago	1,732,228	1,811,981	160	
169	Franklin Federal Bancorp, FSB, Austin, Tex.	1,704,377			
170	Superior Bank, FSB, Hinsdale, Ill.	1,703,770	1,614,891	180	+10
171	Sooner Federal Savings & Loan Assn., Tulsa, Okla.	1,703,046	1,598,200	184	+13
172	Poughkeepsie Savings Bank, FSB, N.Y.	1,697,540	1,764,283	165	
173	Peoples Westchester Savings Bank, Hawthorne, N.Y.	1,677,917	1,534,939	189	+16
174	ComFed Savings Bank, Lowell, Mass.	1,675,437	1,589,603	185	+11
175	Beverly Hills Federal Savings Bank	1,668,192	975,068	293	+118
176	Maine Savings Bank, Portland	1,665,672	1,690,536	173	
177	Standard Federal Savings Bank, Gaithersburg, Md.	1,665,002	1,510,926	192	+15
178	Provident Institution for Savings, Boston	1,664,160	1,602,880	182	+4
179	Columbia Banking Fed. S & L Assn., Rochester, NY	1,651,278	1,605,177	181	+2
180	First Federal Savings Bank, Cleveland	1,642,319	1,602,296	183	+3
181	Broadview Savings Bank, Cleveland	1,634,698	1,912,415	157	
182	Financial Fed. Svgs & Loan Assn., Miami Lakes, Fla	1,632,111	1,532,400	190	+8
183	Home Savings Bank, Brooklyn, New York	1,625,326	1,645,610	177	
184	New Haven Savings Bank, Conn.	1,621,183	1,528,832	191	+7
185	Chase Federal Bank, Miami	1,604,508	1,721,327	169	
186	Caguas Central Federal Savings Bank, San Juan, P.R.	1,593,890	1,479,536	196	+10
187	Commonwealth Federal Savings Assn., Houston	1,581,251	1,804,905	162	
188	Commonwealth S & L Assn., Ft. Lauderdale, Fla.	1,576,500	1,751,686	167	
189	Baltimore Federal Financial, FSA	1,574,167	1,717,934	170	
190	Onondaga Savings Bank, Syracuse, N.Y.	1,563,867	1,426,389	206	+16
191	American Savings Bank, FSB, Honolulu	1,561,720			
192	Gem Savings Assn., Dayton, Ohio	1,560,639	1,620,237	178	
193	Ohio Savings Bank, Cleveland	1,555,354	1,469,826	199	+6
194	Cardinal Federal Savings Bank, Cleveland	1,548,220	1,548,395	187	
195	Mid America Federal S&L Assn., Clarendon Hills, Ill	1,533,831	1,428,942	205	+10
196	Flagler Federal Savings & Loan Assn., Miami	1,532,065	1,546,691	188	
197	Amoskeag Bank, Manchester, N.H.	1,529,582	1,493,882	194	
198	Security Savings Bank, SLA, Vineland, N.J.	1,515,094	1,480,378	195	
199	Columbia Federal Savings Bank, Queens, New York	1,481,596	1,415,672	209	+10
200	American Charter Federal S & L Assn., Lincoln, Neb.	1,458,656	1,501,918	193	

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Top 300 Thrifts in the United States

Ranked by assets on June 30, 1989 (dollar amounts in thousands)

Rank 6/89		Assets 6/30/89	Assets 6/30/88	Rank 6/88	Gain
201	Jamaica Savings Bank FSB, Lynbrook, N.Y.	1,455,040	1,423,672	207	+6
202	Heights of Texas, FSB, Houston	1,449,809			
203	Independence Savings Bank, Brooklyn, New York	1,439,407	1,382,261	213	+ 10
204	First Federal Savings Bank & Trust, Pontiac, Mich.	1,433,200	1,325,400	222	+ 18
205	South Boston Savings Bank, Boston	1,427,944	1,401,868	210	+5
206	Wilmington Savings Fund Society FSB, Del.	1,427,529	1,321,400	224	+ 18
207	County Bank, Santa Barbara, Calif.	1,415,083	1,251,784	232	+ 25
208	Provident Savings Bank, Jersey City, N.J.	1,412,622	1,461,556	201	
209	State Savings Bank, Columbus, Ohio	1,412,566	1,446,082	204	
210	Beneficial Savings Bank, Philadelphia	1,389,659	1,475,682	198	
211	United Postal Savings Assn., St. Louis, Mo.	1,389,468	1,456,723	203	
212	Norstar Bank Central New York, Syracuse	1,382,923	1,397,482	212	
213	Second Nat'l Federal Savings Bank, Salisbury, Md.	1,380,833	1,076,655	266	+ 53
214	Union Federal Savings Bank, Indianapolis	1,371,667	1,324,733	223	+9
215	First Federal Savings of Arkansas, FA, Little Rock	1,369,994	1,619,922	179	
216	First Indiana Bank, FSB, Indianapolis	1,366,248	1,104,301	261	+ 45
217	First Atlantic Savings, South Plainfield, N.J.	1,362,681	1,331,887	220	+3
218	First Mutual of Boston	1,352,626	1,291,162	228	+ 10
219	Ponce Federal Bank, FSB, P.R.	1,350,824	1,115,807	257	+ 38
220	Germantown Savings Bank, Bala Cynwyd, Pa.	1,350,005	1,350,462	217	
221	United Savings of America, FS&LA, Chicago	1,345,072	1,679,742	175	
222	Puget Sound Savings Bank, Seattle	1,344,704	1,477,935	197	
223	Neworld Bank for Savings, Boston	1,339,669	1,420,179	208	
224	North Side Savings Bank, Bronx, New York	1,326,205			
225	Connecticut Savings Bank, New Haven	1,323,307	1,255,075	231	+6
226	First Western Savings Assn., Las Vegas, Nev.	1,317,085	1,310,905	225	
227	Beech Federal S & L Assn., Boynton Beach, Fla.	1,314,812	1,187,368	245	+ 18
228	Mechanics & Farmers SB, FSB, Bridgeport, Conn	1,313,172	1,399,476	211	
229	Anchor Savings & Loan Assn., Madison, Wis.	1,309,006	1,238,422	235	+6
230	Horizon Federal Savings Bank, Wilmette, Ill.	1,305,442	1,216,287	241	+ 11
231	Liberty Savings Bank, FSB, Atlanta	1,304,944	1,165,407	247	+ 16
232	Mid-America Federal S & L Assn., Columbus, Ohio	1,302,681	1,345,776	219	
233	First Federal Savings & Loan Assn., Toledo, Ohio	1,302,483	1,364,277	215	
234	Pomona First Fed. Savings & Loan Assn., Calif.	1,289,711	1,235,974	236	+2
235	Ameribanc Savings Bank, Annandale, Va.	1,277,994	1,130,861	253	+ 18
236	Southeast Bank for Savings, FSB, Jacksonville, Fla.	1,272,548	1,261,951	230	
237	Hunter Savings Assn., Cincinnati	1,269,779	1,300,345	227	
238	The First, FA, Orlando, Fla.	1,266,750	1,225,620	240	+2
239	First Home Federal S & L Assn., Greensboro, N.C.	1,262,837	1,233,301	238	
240	Roosevelt Savings Bank, Garden City, N.Y.	1,253,413	1,110,739	258	+ 18
241	Columbia Savings Bank, SLA, Fair Lawn, N.J.	1,244,772	1,228,608	239	
242	Gateway Bank, Norwalk, Conn.	1,243,030	1,195,495	244	+2
243	First Federal Savings & Loan Assn., Lincoln, Neb.	1,239,476	1,244,919	233	
244	Coreast Savings Bank, FSB, Richmond	1,222,889	1,133,026	251	+7
245	Metropolitan Federal Bank of Iowa, Mason City	1,219,064			
246	Coast Federal Savings & Loan Assn., Sarasota, Fla.	1,216,860	1,216,078	242	
247	Penn Savings Bank, FSB, Wyomissing, Pa.	1,200,691	1,014,556	280	+ 33
248	Northwestern Savings & Loan Assn., Chicago	1,197,820	1,105,072	260	+ 12
249	Murray Federal Savings & Loan Assn., Dallas	1,196,724	1,469,778	200	
250	Pacific Southwest SB, FSB, Corpus Christi, Tex	1,196,343			
251	Standard Federal Savings & Loan Assn., Chicago	1,195,138	969,407	296	+ 45
252	First Capital Financial Corp., Aurora, Colo.	1,193,881	1,304,186	226	
253	Security First Fed. S & L Assn., Daytona Beach, Fla.	1,175,411	1,125,089	255	+2
254	Cumberland Federal Savings Bank, Louisville, Ky.	1,166,687	1,124,194	256	+2
255	New Bedford Institution for Savings, Mass.	1,163,784	978,429	290	+ 35
256	New England Savings Bank, New London, Conn.	1,157,984	1,046,264	272	+ 16
257	Citicorp Savings of Washington, D.C., FS&LA	1,156,689	818,349	340	+ 83
258	Home Federal Savings Bank, Queens, New York	1,151,728	989,193	287	+ 29
259	Metropolitan Federal S & L Assn., Nashville, Tenn.	1,150,292	1,169,880	246	
260	Pathway Financial, FA, Chicago	1,149,798	1,365,396	214	
261	Olympic Federal Savings & Loan Assn., Berwyn, Ill.	1,143,500	1,030,305	277	+ 16
262	Duval Fed. Savings & Loan Assn., Jacksonville, Fla.	1,133,656	1,234,996	237	
263	Continental Federal Savings Bank, Fairfax, Va.	1,130,952	1,068,040	262	
264	Century Federal S & L Assn., Pasadena, Calif.	1,130,397	1,129,329	254	
265	Worcester City Institution for Svgs, Worcester, Mass.	1,127,171	975,549	292	+ 27
266	Washington Federal Savings Bank, Washington, D.C.	1,117,431	1,061,117	268	+2
267	Ridgewood Savings Bank, Queens, New York	1,116,278	1,145,724	250	
268	Firstrust Savings Bank, Philadelphia	1,108,000	1,057,585	270	+2
269	American Federal Bank, FSB, Greenville, S.C.	1,107,065	1,052,523	271	+2
270	Commonwealth Federal S & L Assn., Norristown, Pa.	1,106,623	1,148,580	249	
271	Santander Federal Savings Bank, Bayamon, P.R.	1,099,122	1,207,320	243	
272	Morris Savings Bank, Morristown, N.J.	1,095,095	1,063,444	267	
273	Mutual Savings Bank of Wisconsin, Milwaukee	1,090,543	990,262	286	+ 13
274	Freedom Savings & Loan Assn., Tampa, Fla.	1,082,296	1,577,537	186	
275	Midwest Federal Savings Bank, Minot, N.D.	1,081,391	1,082,256	264	
276	Buckeye Fed. Savings & Loan Assn, Columbus, Ohio	1,068,482	1,159,375	248	
277	Charter Federal Savings Bank, Bristol, Va.	1,067,209	946,867	302	+ 25
278	Columbia Savings Assn., FA, Emporia, Kan.	1,062,952	849,061	325	+ 47
279	United Savings Bank, FSB, San Francisco	1,051,385	898,159	311	+ 32
280	Great American Federal S & L Assn., Oak Park, Ill.	1,047,451	979,215	288	+8
281	New Hampshire Savings Bank, Concord	1,045,958	1,058,267	269	
282	Pacific Savings Bank, Costa Mesa, Calif.	1,036,960	1,326,308	221	
283	Springfield Institution for Savings, Mass.	1,036,650	1,003,053	282	
284	Heartland Fed. S & L Assn., Ponca City, Okla.	1,032,102	1,086,904	263	
285	Great Financial Federal S&L Assn., Louisville, Ky.	1,030,887	1,020,580	278	
286	Fidelity Federal S & L Assn., Nashville, Tenn.	1,017,874	956,464	298	+ 12
287	American Federal S & L Assn of Iowa, Des Moines	1,017,845	1,105,904	259	
288	Mid-State Federal Savings Bank, Ocala, Fla.	1,017,017	1,040,674	274	
289	Financial Fed. Trust & Svgs Bk, Olympia Fields, Ill.	1,016,506	1,011,368	281	
290	Berkeley Fed. Savings & Loan Assn., Millburn, N.J.	1,013,139	997,211	283	
291	United Federal Savings Bank of Iowa, Des Moines	1,006,292	941,997	303	+ 12
292	Hawthorne Savings & Loan Assn., Calif.	1,005,405	910,453	308	+ 16
293	Stockton Savings & Loan Assn., Calif.	999,867			
294	Sun State Savings & Loan Assn., Phoenix, Ariz.	999,565	994,830	285	
295	Eastern Savings Bank, Lynn, Mass.	985,996	897,962	312	+ 17
296	Gill Savings Assn., San Antonio, Tex.	985,157	1,346,383	218	
297	South Carolina Federal S&L Assn., Columbia	981,861			
298	Central Federal Savings, FSB, Mineola, N.Y.	977,597	920,133	307	+9
299	Roslyn Savings Bank, N.Y.	975,647	925,201	306	+7
300	Landmark Savings Bank, SSB, LaPlace, La.	975,465	834,054	333	+ 33

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Summary of Survey Findings

10 Largest Deposit Gains

Dollar amounts in millions

		Deposits 6/30/89	Deposits 12/31/88	Incr. (%)	Rank
1	Santander Federal Savings Bank, Bayamon, P.R.	795.2	606.0	31.22	286
2	Ponce Federal Bank, FSB, P.R.	913.0	705.9	29.34	251
3	First Indiana Bank, FSB, Indianapolis	900.7	731.8	23.07	256
4	Household Bank FSB, Newport Beach, Calif.	2,906.9	2,371.3	22.59	65
5	First Federal Savings Bank, Santurce, P.R.	1,248.8	1,099.6	13.57	172
6	Western Financial Savings Bank, Orange, Calif.	1,324.5	1,181.7	12.09	162
7	Collective Federal Savings Bank, Egg Harbor City, N.J.	1,544.7	1,381.2	11.84	139
8	Commonwealth Federal Savings Assn., Houston	1,790.9	1,608.5	11.34	119
9	Peoples Heritage Savings Bank, Portland, Me.	1,825.4	1,641.3	11.22	115
10	Franklin Savings Assn., Ottawa, Kan.	3,669.3	3,309.3	10.88	44

Gains over six months ended 6/30/89. Percentage gain based on unrounded deposit figures. **Note:** Many of the gains above are attributable to FSLIC-assisted mergers.

10 Largest Deposit Declines

Dollar amounts in millions

		Deposits 6/30/89	Deposits 12/31/88	Decr. (%)	Rank
1	Bluebonnet Savings Bank, FSB, Dallas	1,937.4	2,873.8	32.58	109
2	Franklin Federal Bancorp., FSB, Austin, Tex.	920.7	1,316.3	30.05	246
3	Sunbelt Savings, FSB, Dallas	4,054.0	5,712.2	29.03	38
4	American Federal Bank, FSB, Dallas	1,386.5	1,829.5	24.21	155
5	Olney Savings & Loan Assn., Tex.	2,356.5	2,896.3	18.64	89
6	Broadview Savings Bank, Cleveland	917.1	1,125.4	18.51	249
7	Sears Savings Bank, Glendale, Calif.	2,847.0	3,440.3	17.25	69
8	Homestead Savings, FS&LA, Millbrae, Calif.	2,648.7	3,169.1	16.42	78
9	Guaranty Federal Savings Bank, Dallas	2,698.6	3,219.2	16.17	76
10	Commercial Federal S&L Assn., Omaha, Neb.	2,852.5	3,367.1	15.28	68

Declines over six months ended June 30, 1989. Percentage decline based on unrounded deposit figures.

10 Highest Capital Ratios

Dollar amounts in millions

		Capital 6/30/89	Assets 6/30/89	Ratio (%)	Rank
1	Oak Tree Savings Bank, SSB, New Orleans, La.	904.9	2,529.1	35.78	186
2	Citicorp Savings of Illinois, FS&LA, Chicago	1,585.1	5,348.0	29.64	43
3	New Bedford Institution for Savings, Mass.	213.6	1,163.8	18.36	241
4	Citicorp Savings of Florida, FS&LA, Miami	543.5	3,308.2	16.43	154
5	Home Savings Bank, Brooklyn, New York	243.9	1,625.3	15.01	198
6	Firstrust Savings Bank, Philadelphia	152.7	1,108.0	13.79	277
7	Jamaica Savings Bank, FSB, Lynbrook, N.Y.	196.7	1,455.0	13.52	177
8	Worcester Cty. Inst. for Svgs, Worcester, Mass.	147.9	1,127.2	13.12	263
9	Citicorp Savings, FS&LA, San Francisco	966.7	7,387.8	13.09	26
10	Southern California Savings, FS&LA, Beverly Hills	263.5	2,118.6	12.44	138

Capital ratio: Modified equity capital on June 30, 1989, divided by total assets, expressed as a percentage.

10 Lowest Capital Ratios

Dollar amounts in millions

		Capital 6/30/89	Assets 6/30/89	Ratio (%)	Rank
1	Gill Savings Assn., San Antonio, Tex.	-958.8	985.2	-97.33	146
2	Security Savings & Loan Assn., Scottsdale, Ariz.	-516.3	559.8	-92.22	214
3	Sandia Federal S&L Assn, Albuquerque, N.M.	-611.3	720.2	-84.88	213
4	University Federal Savings Assn., Houston	-1,931.0	2,614.5	-73.86	45
5	BancPlus Savings Assn., Pasadena, Tex.	-356.4	633.5	-56.26	243
6	Severs Fed. Savings & Loan Assn., Little Rock, Ark.	-381.7	729.8	-52.30	290
7	Bexar Savings Assn., San Antonio, Tex.	-315.9	624.9	-50.56	270
8	Commonwealth Federal Savings Assn., Houston	-675.3	1,561.3	-42.70	119
9	Freedom Savings & Loan Assn., Tampa, Fla.	-389.6	1,082.3	-34.15	209
10	First Federal Savings of Arkansas, FA, Little Rock	-440.3	1,370.0	-32.14	200

Capital ratio: Modified equity capital on June 30, 1989, divided by total assets, expressed as a percentage.

Top 100 Thrifts in Mortgage Servicing

June 30, 1989 compared with June 30, 1988 (thousands of dollars)

Rank 6/30/89		Loans Serviced for Others 6/30/89	6/30/88	% Chg	Rank 6/30/88	Change in Rank	Loan Servicing Fees 1989	1988	% Chg	Total Assets 6/30/89	6/30/88
1	City Federal Savings Bank, Bedminster, N.J.	13 857 220	15 511 058	10 66	1		41 968	64 224	34 65	10 326 525	10 667 548
2	Home Savings of America, FA, Irwindale, Calif. (a)	12 413 659	11 571 053	7 28	3	+ 1	63 879	39 952	109 95	38 006 997	32 235 919
3	Standard Federal Savings Bank, Gaithersburg, Md.	11 907 854	14 992 663	20 58	2	- 1	46 960	27 496	70 79	1 665 053	1 510 126
4	Great Western Bank, FSB, Beverly Hills	10 484 019	8 808 739	19 02	4		43 175	27 220	47 59	34 245 361	28 072 865
5	Carteret Savings Bank, FA, Newark, N.J.	8 319 638	5 706 906	45 78	7	+ 2	30 662	25 423	20 69	7 130 599	6 101 974
6	American Savings Bank, FA, Stockton, Calif. (b)	8 058 606	8 317 735	- 3 12	5	- 1	15 082	11 279	33 72	15 684 604	30 162 228
7	Cenlar Federal Savings Bank, Pennington, N.J.	7 389 416	5 364 883	37 74	8	+ 1	19 784	9 166	115 84	876 380	758 141
8	Home Owners Federal Savings Bank, FSB, Boston	6 646 600	5 769 816	15 20	6	- 2	43 583	46 539	- 6 35	3 803 313	3 928 313
9	Home Federal Savings & Loan Assn., San Diego, Calif.	6 321 030	4 044 006	56 31	13	+ 4	13 955	9 397	48 50	17 139 807	15 260 216
10	California Federal Bank, FSB, Los Angeles	6 119 201	4 925 527	24 23	10		7 880	8 476	- 7 03	25 684 845	23 102 421
11	Glendale Federal Savings & Loan Assn., Calif.	5 938 806	5 203 592	14 13	9	- 2	1 584	6 633	- 76 12	24 478 164	23 033 326
12	Leader Federal Bank for Savings, Memphis, Tenn.	5 779 727	3 393 639	70 30	20	+ 8	13 345	6 356	109 96	2 461 896	2 559 533
13	Midfirst Savings & Loan Assn., Oklahoma City	5 707 465	4 702 974	21 36	11	- 2	11 069	6 268	76 60	676 402	593 559
14	Transohio Savings Bank, Cleveland	5 596 403	3 907 706	43 21	17	+ 3	24 749	27 521	- 10 07	6 356 976	6 376 498
15	Colonial Savings & Loan Assn., Fort Worth, Tex.	4 880 353	3 340 157	46 11	21	+ 6	14 164	15 884	- 10 83	585 267	510 926
16	Western Federal S&L Assn., Marina Del Rey, Calif.	4 725 052	3 058 855	54 47	24	+ 8	15 892	6 645	139 16	4 557 796	2 566 763
17	Great American First Savings Bank, San Diego, Calif.	4 223 468	3 863 311	9 32	19	+ 2	11 176	10 977	1 81	13 280 241	12 348 493
18	Coast Savings & Loan Assn., Los Angeles	4 108 680	4 215 301	- 2 53	12	- 6	7 845	5 924	32 43	12 851 805	11 713 795
19	Comfed Savings Bank, Lowell, Mass.	4 072 411	3 880 373	4 95	18	- 1	22 112	32 424	- 31 80	1 679 411	1 591 329
20	Imperial Savings Assn., San Diego, Calif.	3 974 846	4 013 578	- 0 97	14	- 6	5 776	10 580	- 45 41	11 944 497	12 075 097
21	Household Bank, FSB, Newport Beach, Calif.	3 378 196	1 249 044	170 46	46	+ 25	8 707	3 393	156 62	5 776 103	3 995 261
22	Homestead Savings, FS & LA, San Francisco	3 168 456	3 223 380	- 1 70	22		1 842	2 607	- 29 34	5 091 590	5 713 223
23	Altus Bank, FSB, Mobile, Ala.	3 155 780	1 759 646	79 34	33	+ 10	3	1 078	- 99 72	2 549 731	2 838 751
24	First Nationwide Bank, FSB, San Francisco	3 150 312	3 919 736	- 19 63	16	- 8	16 278	18 530	- 12 15	26 149 287	22 277 449
25	Ameritrust Bank, FSB, Miami	3 108 261	3 196 685	- 2 77	23	- 2	8 048	11 707	- 31 25	4 655 653	4 375 366
26	Merabank, FSB, Phoenix	2 904 925	3 984 406	- 27 09	15	- 11	11 969	22 266	- 46 25	6 881 092	6 612 400
27	Dime Savings Bank of New York, FSB, Garden City, N.Y.	2 634 619	2 458 594	7 16	29	+ 2	15 265	12 465	22 46	12 494 705	10 877 494
28	Standard Federal Bank, Troy, Mich.	2 615 638	2 475 693	5 65	28		9 110	9 005	1 17	10 119 889	9 971 486
29	Boston Five Cents Savings Bank, FSB, Boston	2 512 597	1 370 538	83 33	42	+ 13	5 317	4 517	17 71	2 341 107	2 329 482
30	Gibraltar Savings, Beverly Hills	2 316 401	2 619 872	- 11 58	27	- 3	15 703	49	31 947	11 181 932	13 193 460
31	First Gibraltar Bank, FSB, Houston (c)	2 295 818	2 838 381	- 19 12	26	- 5	5 201	8 527	- 39 01	9 778 432	6 294 292
32	First Federal Savings & Loan Assn., Rochester, N.Y.	2 161 581	1 041 629	107 52	58	+ 26	8 444	5 861	44 07	5 615 115	5 243 441
33	Trust Bank Savings, FSB, Tyson Corner, Va. (d)	2 128 505	1 615 769	31 73	35	+ 2	4 681	4 377	6 95	2 246 570	1 939 606
34	Mercury Savings & Loan Assn., Huntington Beach, Calif.	2 045 730	1 407 793	45 31	41	+ 7	2 239	429	421 91	2 312 412	2 421 302
35	Duval Federal Savings & Loan Assn., Jacksonville, Fla.	2 026 387	2 974 971	- 31 89	25	- 10	8 651	8 621	0 35	1 133 656	1 230 777
36	Platte Valley Federal Savings & Loan Assn., Gering, Neb.	1 924 058	1 541 185	24 84	37	+ 1	4 600	3 353	37 19	285 534	407 559
37	ABQ Bank, FSB, Albuquerque, N.M.	1 903 352	1 990 867	- 4 40	31	- 6	3 589	6 434	- 44 22	2 217 701	2 234 720
38	Northeast Savings, FA, Hartford, Conn.	1 820 178	1 339 829	35 85	43	+ 5	6 025	4 618	30 47	7 583 777	8 184 456
39	Decatur Federal Savings & Loan Assn., Ga.	1 780 403	1 217 281	46 26	48	+ 9	352	406	- 13 30	2 503 810	2 123 648
40	Security Savings & Loan Assn., Jackson, Miss.	1 734 225	1 424 006	21 78	40		4 826	4 869	- 0 88	446 631	509 435
41	United Savings Bank, FSB, San Francisco, Calif.	1 717 505	1 101 072	55 98	54	+ 13	2 737	3 062	- 10 61	1 051 385	898 159
42	Republic Federal Savings & Loan Assn., Altadena, Calif.	1 667 712					4 613	673	585 44	2 051 792	1 807 125
43	San Francisco Federal Savings & Loan Assn.	1 657 770	1 273 242	30 20	45	+ 2	3 586	4 439	- 19 22	4 443 680	4 201 381
44	Crestmont Federal S&L Assn., Edison Township, N.J.	1 602 380	745 142	115 04	77	+ 33	3 990	2 699	47 83	1 806 430	1 676 608
45	Chevy Chase Savings Bank, FSB, Md.	1 561 532	1 597 718	- 2 26	36	- 9	34 903	4 388	695 42	4 775 792	4 159 578
46	Hamilton Savings Bank, FSB, San Francisco	1 511 509	1 107 879	36 43	53	+ 7	2 654	2 469	7 49	355 077	249 504
47	Olney Savings & Loan Assn., Tex.	1 495 407					7 080			4 206 116	
48	Perpetual Savings Bank, FSB, McLean, Va.	1 374 786	1 167 696	17 73	51	+ 3	4 001	4 649	- 13 94	6 474 057	5 435 795
49	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	1 347 637	1 219 585	10 50	47	- 2	6 937	5 140	34 96	3 320 705	3 317 954
50	Union Federal Savings Bank, Los Angeles	1 329 861	1 481 746	- 10 25	38	- 12	3 497	3 598	- 2 81	2 317 871	2 023 677
51	First Federal of Michigan, Detroit	1 302 769	144 613	800 87			711	695	2 30	12 010 305	11 203 999
52	Georgia Federal Bank, FSB, Atlanta	1 268 749	1 175 565	8 01	50	- 2	837	470	78 09	4 196 370	4 056 872
53	Sunbelt Savings, FSB, Dallas	1 252 107					709			9 602 853	
54	HomFed Bank, FSB, Honolulu	1 217 790	684 067	78 02	90	+ 36	2 653	2 343	13 23	3 089 156	2 381 509
55	Fortune Savings Bank, Clearwater, Fla.	1 187 881	1 125 160	5 57	52	- 3	3 996	1 567	155 01	3 317 430	3 027 791
56	Citicorp Savings, FS & LA, San Francisco	1 173 763	916 353	28 09	66	+ 10	3 795	3 224	17 71	7 387 799	7 070 299
57	United California Savings Bank, Anaheim, Calif.	1 148 215	326 345	251 84	181	+ 124	2 149	514	318 09	668 690	656 059
58	Continental Savings Bank, Seattle	1 130 154	995 590	13 52	63	+ 5	5 405	4 472	20 86	196 635	143 595
59	Sterling Savings Bank, FSB, Southfield, Mich.	1 128 389	751 867	50 07	76	+ 17	2 643	2 223	18 89	116 337	92 730
60	Pacific First Federal Savings Bank, Tacoma, Wash.	1 112 294	854 668	30 14	73	+ 13	4 806	8 616	- 44 22	5 932 729	5 262 490
61	Charter Bank for Savings, FSB, Santa Fe, N.M.	1 100 258	7 772	14 057			1 750	462	278 79	77 531	57 551
62	Columbia Savings & Loan Assn., Beverly Hills	1 092 944	1 020 490	7 10	60	- 2	7 341	5 763	27 38	11 831 306	10 727 713
63	First Federal Savings & Loan Assn., Greenville, S.C.	1 064 340	1 053 135	1 06	57	- 6	4 342	4 017	8 09	2 317 641	2 188 932
64	Far West Savings & Loan Assn., Newport Beach, Calif.	1 049 434	1 061 895	- 1 17	56	- 8	2 129	1 437	48 16	4 897 752	4 110 404
65	First Financial Bank, FSB, Stevens Point, Wis.	1 037 515	1 090 229	- 4 84	55	- 10	4 102	3 198	28 27	2 280 727	2 222 408
66	First Minnesota Savings Bank, FSB, Minneapolis	1 033 557	999 102	3 45	61	- 5	4 256	4 224	0 76	3 238 368	3 322 420
67	Bennerbanc Savings Assn., Garland, Tex.	1 030 769	1 307 297	- 21 15	44	- 23	2 175	1 123	93 68	72 838	69 873
68	First Federal Savings Bank of California, Santa Monica	1 028 653	1 027 949	0 07	59	- 9	2 509	1 209	107 53	2 376 220	2 021 251
69	American Savings & Loan of Florida, Miami	1 025 037	681 794	50 34	91	+ 22	4 449	3 354	32 65	5 493 559	4 050 331
70	Colonial Central Savings Bank, FSB, Mount Clemens, Mich.	1 010 159						325		615 271	586 680
71	Capitol Federal Savings & Loan Assn., Denver	1 002 274	545 475	83 74	107	+ 36	1 921	1 269	51 38	1 193 881	1 285 495
72	Guardian Savings & Loan Assn., Long Beach, Calif.	1 000 182	365 573	173 59	161	+ 89	1 369	498	174 90	648 371	485 898
73	Champion Federal Savings & Loan Assn., Bloomington, Ill.	982 837	884 108	11 17	69	- 4	3 322	2 796	18 81	2 715 683	2 618 722
74	Southwest Savings & Loan Assn., Los Angeles	979 088	968 457	1 10	65	- 9	12 764	9 770	30 64	731 398	946 301
75	Union Federal Savings Bank, Indianapolis	975 769	1 671 842	-41 63	34	- 41	4 898	3 454	41 81	1 371 686	1 305 916
76	United Federal Savings & Loan Assn., Rocky Mount, N.C.	954 588	837 818	13 94	74	- 2	3 767	3 305	13 98	320 633	326 809
77	First Home FS&LA of the Carolinas, FA, Greensboro, N.C.	951 627	861 535	10 46	72	- 5	2 039	1 278	59 55	1 262 837	1 237 279
78	American Charter Federal S&L Assn., Lincoln, Neb.	940 165	912 502	3 03	67	- 11	1 998	1 352	47 78	1 458 656	1 489 619
79	Hill Financial Savings & Loan Assn., Red Hill, Pa.	939 957	861 817	9 07	71	- 8	2 859	2 333	22 55	2 588 958	3 110 599
80	County Bank, SSB, Santa Barbara, Calif.	933 473	740 711	26 02	79	- 1	1 045	N A		1 415 083	1 254 252
81	Home Federal Savings & Loan Assn., Atlanta	918 721	874 748	5 03	70	- 11	3 070	2 649	15 89	338 415	292 111
82	Ameribanc Savings Bank, Annandale, Va.	891 687	669 129	29 39	89	+ 7	3 849	3 572	7 75	1 277 994	1 130 861
83	Bay View Federal Savings & Loan Assn., San Mateo, Calif.	862 271	886 414	- 2 72	68	- 15	1 307	1 309	- 0 15	2 850 940	2 338 198
84	Capitol City Savings Assn., Austin, Tex.	856 854	1 871 469	- 54 21	32	- 52	6 333	5 587	13 35	528 171	447 639
85	Otero Savings, FS&LA, Colorado Springs, Colo.	856 247	538 263	59 08	108	+ 23	1 200	1 440	- 16 67	485 882	664 310
86	Loyola Federal Savings & Loan Assn., Baltimore	847 265	737 032	14 96	81	- 5	2 457	2 252	9 10	2 141 117	2 033 675
87	First Guaranty Bank for Savings, Hattiesburg, Miss.	827 687	429 676	92 63	137	+ 50	N A	246		266 723	188 238
88	Ferm & Home Savings Assn., Nevada, Mo.	813 476	739 860	9 95	80	- 8	3 629	2 908	24 79	3 422 654	3 631 438
89	Colorado Springs Savings & Loan Assn., Colo.	803 037					759			41 395	26 226
90	Southern Federal Bank for Savings, Gulfport, Miss.	793 750	478 945	65 73	125	+ 35	2 268	1 349	68 12	155 307	177 328
91	Mechanics & Farmers Savings Bank, FSB, Bridgeport, Conn.	787 507	724 027	8 77	83	- 8	3 234	3 095	4 49	1 313 281	1 385 285
92	Benjamin Franklin Federal Savings & Loan Assn., Portland, Ore.	767 455	601 766	27 53	96	+ 4	56	11	409 09	5 174 101	5 323 496
93	Florida Federal Savings Bank, St. Petersburg	750 458	144 803	418 26			1 932	2 721	- 29 00	5 058 386	5 155 718
94	Community Federal Savings & Loan Assn., St. Louis	738 700	742 482	- 0 51	78	- 16	2 569	2 004	28 19	3 496 347	3 602 219
95	Mid America Federal Savings & Loan Assn., Clarendon Hills, Ill.	728 940	703 550	3 61	87	- 8	2 648	1 945	36 14	1 533 831	1 553 201
96	Downey Savings & Loan Assn., Costa Mesa, Calif.	704 283	711 378	- 1 00	85	- 11	3 010	3 203	- 6 03	3 773 524	3 213 076
97	First Atlantic Savings & Loan Assn., Plainfield, N.J.	695 964	607 342	14 59	95	- 2	2 466	2 173	13 48	1 362 681	1 330 600
98	Eastover Bank for Savings, Jackson, Miss.	695 472	590 686	17 74	98		2 054	1 568	30 99	570 207	537 154
99	Great American First Savings Bank, FSB, Tucson, Ariz.	687 875	580 507	18 50	101	+ 2	1 490	1 140	30 70	3 848 935	3 756 539
100	Western Savings & Loan Assn., FA, Phoenix (e)	676 284	731 804	- 7 59	82	- 18	5 157	8 735	- 40 96	5 656 526	6 283 095
	Totals for the Top 100 Thrifts‡	252,315,645	224,950,730	12.21			832,735	714,326	16.58		
	Totals for all FSLIC-insured Thrifts†	377,768,000	339,493,000	11.28							

Data Source: The Quarterly Financial Report to the Federal Home Loan Bank Board. ADP Data Services Division, New York, provided the data. Description of table: A ranking based on mortgages serviced for investors on June 30, 1989. The table identifies the 100 largest savings institutions required to report to the FHLBB (mostly FSLIC-insured institutions). Mortgage Loans Serviced for Others are the total of all unpaid principal balances of all whole loans and participating interests in loans serviced by an institution but owned by others at the close of the period, whether or not originated by the institution. Loan Servicing Fees are the fees earned — as a result of the servicing for others of loans or participations therein — during the 12 month periods ending on June 30, 1989 and June 30, 1988, respectively. The 12-month servicing fees are calculated by summing the fees earned in each of the four quarters of the period. (a)— The 1989 servicing figure is consolidated and is from Home Savings' second quarter report to stockholders. The unconsolidated number of $17.98 billion reported to the FHLBB includes the mortgages of Bowery Savings Bank, New York, a subsidiary of Home Savings. All of Home's other data is from the FHLBB report. (b)— The 1989 data are for the former American S&L Assn. (c)— The 1988 data are for the former Gibraltar SA. (d)— Formerly known as Dominion Federal Savings & Loan Assn. (e)— The 1988 data are for the former Western S&L Assn. N.A. — Not available. (‡)— The 1988 totals are for the top 100 thrifts in servicing in 1988. (†)— Data are from the Office of Thrift Supervision (formerly the FHLBB). **Please note:** This list includes thrifts that service mortgages for investors directly, as well as those thrifts that service mortgages for investors through their mortgage company subsidiaries. That is, the FHLBB data are consolidated data for the thrift and its mortgage subsidiaries.

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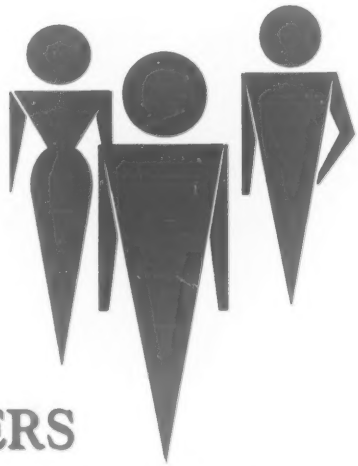

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Top 100 Thrifts in Mortgage-Backed Security Holdings

Based on mortgage-backed pass-through securities held in portfolios on Sept. 30, 1989 (dollar amounts in thousands)

Rank 9/89		Total Mortgage-Backed Securities (MBS) 9/30/89	9/30/88	% Chg.	Total Assets 9/30/89	9/30/88	MBS/Assets (%) 9/30/89	9/30/88	Interest Earned On Mortgage-Backed Securities 9/30/89	9/30/88	% Chg.	Operating Income 9/30/89	Int. on MBS /Oper. Inc. 9/30/89
1	Home Savings of America FA, Irwindale, Calif.	6,362,853	5,810,205	9.51	38,215,212	32,517,857	16.65	17.87	595,114	344,023	72.99	3,475,458	17.12
2	New West Federal S&L Assn., Stockton, Calif.	6,222,028	N.A.		15,958,921	N.A.	38.99		864,815	N.A.		2,101,141	41.16
3	First Federal of Michigan, Detroit	5,048,860	4,347,938	16.12	11,494,761	11,616,068	43.96	37.43	438,719	378,482	15.92	1,071,857	40.93
4	Meritor Savings Bank, Philadelphia	4,797,493	N.A.		11,849,452	N.A.	40.49		N.A.	N.A.		N.A.	N.A.
5	Standard Federal Bank, Troy, Mich.	4,346,989	4,616,422	5.84	9,650,690	9,812,225	45.04	47.05	437,113	405,966	7.67	933,697	46.82
6	Franklin Savings Assn., Ottawa, Kan.	3,835,469	3,391,150	13.10	9,500,691	8,623,587	40.37	39.32	322,850	337,061	-4.22	823,104	39.22
7	Great Western Bank, FSB, Beverly Hills, Calif.	3,336,886	2,710,514	23.11	34,589,835	29,216,380	9.65	9.28	292,893	227,971	28.48	3,355,163	8.73
8	Goldome Saving Bank, Buffalo, N.Y.	3,332,837	N.A.		12,498,324	N.A.	26.67		N.A.	N.A.		N.A.	N.A.
9	Guardian Savings & Loan Assn., Houston	3,192,407	3,165,027	0.87	3,784,053	3,960,337	84.36	79.92	285,294	259,796	9.81	354,807	80.41
10	Commercial Federal S&L Assn., Omaha, Neb.	3,024,463	3,123,629	-3.17	6,070,149	6,377,858	49.83	48.98	310,031	261,660	18.49	590,930	52.47
11	Columbia Saving & Loan Assn., Beverly Hills, Calif.	2,736,620	3,459,155	-20.89	11,619,293	11,432,891	23.55	30.26	299,695	324,847	-7.74	1,249,184	23.99
12	Santa Barbara Savings & Loan Assn., Calif.	2,669,878	2,341,470	14.03	4,743,543	5,025,414	56.28	46.59	253,645	234,375	8.22	458,642	55.30
13	Crossland Savings, FSB, Brooklyn, New York	2,611,750	3,449,440	-24.28	11,853,967	12,510,499	22.03	27.57	243,477	355,525	-31.52	945,373	25.75
14	Glendale Federal Savings & Loan Assn., Calif.	2,083,438	3,199,101	-25.50	23,505,152	23,758,220	10.14	13.47	304,355	286,129	6.37	2,362,791	12.88
15	First Nationwide Bank, FSB, San Francisco	2,194,105	1,265,331	73.40	24,174,898	23,550,855	9.08	5.37	209,638	94,691	121.39	2,374,463	8.83
16	World Savings & Loan Assn., FS&LA, Oakland, Calif.	2,103,906	2,268,932	-7.27	19,281,771	15,167,024	10.91	14.96	210,817	228,239	-7.63	1,777,521	11.86
17	American Savings & Loan Assn., Miami	2,083,811	2,256,128	-7.64	5,014,067	4,927,333	41.56	45.79	222,611	81,603	172.80	478,083	46.56
18	Seamen's Bank for Savings, FSB, New York	1,965,306	2,796,939	-29.73	4,018,538	5,022,794	48.91	55.68	234,853	209,547	12.08	396,463	59.24
19	Anchor Savings Bank, FSB, Northport, N.Y.	1,845,643	632,107	191.98	8,769,786	8,337,375	21.05	7.58	127,799	73,316	74.31	769,120	16.62
20	Telman Home Federal Savings & Loan Assn., Chicago	1,842,156	1,967,323	-6.36	6,039,955	6,089,366	30.50	32.31	180,979	178,554	1.36	548,764	32.98
21	Transohio Savings Bank, Cleveland	1,812,336	2,372,956	-23.63	6,017,331	6,475,577	30.12	36.64	180,408	187,562	-3.81	593,791	30.38
22	Florida Federal Savings Bank, St. Petersburg	1,758,113	1,334,732	31.72	4,869,491	5,086,128	36.10	26.24	128,766	124,150	3.72	436,126	29.52
23	Roosevelt Bank, FSB, Chesterfield, Mo.	1,679,978	1,308,849	28.36	2,693,597	2,423,028	62.37	54.02	144,034	110,577	30.26	251,904	57.18
24	Crossland Savings, FSB, Salt Lake City, Utah (a)	1,675,381	1,069,793	56.61	3,470,568	2,594,256	48.27	41.24	126,626	68,885	83.82	295,578	42.84
25	California Federal Bank, FSB, Los Angeles	1,639,363	920,782	78.04	23,194,753	24,715,137	7.07	3.73	110,046	96,986	13.47	2,493,859	4.41
26	Northeast Savings, FA, Hartford, Conn.	1,622,751	2,834,443	-42.75	6,287,800	8,210,735	25.81	34.52	244,238	206,336	18.37	735,617	33.20
27	Great American First Savings Bank, San Diego, Calif.	1,558,513	1,577,682	-1.22	13,391,389	12,667,489	11.64	12.45	132,517	165,105	-19.74	1,208,571	10.96
28	Dime Savings Bank of New York, FSB, Garden City	1,511,668	1,201,763	25.79	12,364,587	11,451,143	12.23	10.49	130,321	97,433	33.75	1,134,573	11.49
29	Washington Mutual Savings Bank, Seattle	1,483,927	N.A.		5,926,043	N.A.	25.04		N.A.	N.A.		N.A.	N.A.
30	MeraBank, FSB, Phoenix	1,399,312	1,513,132	-7.52	6,736,135	7,161,251	20.77	21.13	128,910	120,202	7.24	562,349	22.92
31	Household Bank, FSB, Newport Beach, Calif.	1,387,245	856,701	61.93	7,019,265	4,465,021	19.76	19.19	107,960	86,021	25.50	538,205	20.06
32	Atlantic Financial Federal, Bala-Cynwyd, Pa.	1,368,023	1,330,339	2.83	5,857,560	6,323,361	23.35	21.04	114,568	110,094	4.06	560,973	20.42
33	Empire of America, FSB, Buffalo, N.Y.	1,339,676	1,439,322	-6.92	10,164,745	11,646,781	13.18	12.36	154,161	127,920	20.51	1,044,333	14.76
34	Georgia Federal Bank, FSB, Atlanta	1,323,874	1,522,151	-13.03	4,166,556	4,238,808	31.77	35.91	110,436	108,686	1.66	362,696	30.46
35	CenTrust Bank, SSB, Miami	1,312,483	2,928,367	-55.18	8,961,146	9,680,923	14.65	30.25	262,621	245,243	7.09	930,107	28.24
36	Primerit Bank, FSB, Las Vegas	1,288,389	1,237,236	4.13	2,809,902	2,769,557	45.85	44.67	119,824	99,766	20.11	283,122	42.32
37	TCF Bank Savings, FSB, Minneapolis	1,263,858	1,804,533	-29.96	4,694,214	5,335,096	26.92	33.82	138,835	191,799	-27.61	499,164	27.81
38	Benjamin Franklin Federal S & L Assn., Portland	1,215,521	1,480,452	-17.90	5,023,776	5,418,782	24.20	27.32	150,189	167,909	-10.55	497,002	30.22
39	Imperial Savings Assn., San Diego, Calif.	1,197,612	1,206,714	-0.75	11,006,230	12,405,444	10.88	9.73	113,370	145,597	-22.13	1,220,995	9.29
40	City Federal Savings Bank, Elizabeth, N.J.	1,171,843	1,784,163	-34.32	9,813,776	10,786,830	11.94	16.54	145,755	172,867	-15.68	1,014,630	14.37
41	Bright Banc, SA, Dallas	1,155,556	1,388,713	-16.79	3,811,072	4,530,584	30.32	30.65	108,742	123,657	-12.06	332,841	32.67
42	Coast Savings & Loan Assn., Los Angeles	1,123,855	1,328,959	-15.43	11,319,841	12,273,922	9.93	10.83	123,196	114,119	7.95	1,201,206	10.26
43	Farm & Home Savings Assn., Nevada, Mo.	949,300	1,377,998	-31.11	3,154,917	3,705,599	30.09	37.19	122,973	107,516	14.38	307,247	40.02
44	Financial Federal S & L Assn., Miami Lakes, Fla.	949,081	769,617	23.32	1,653,808	1,548,671	57.39	49.70	76,276	53,567	42.39	147,787	51.61
45	First Federal Savings & Loan Assn., Rochester, N.Y.	934,252	881,742	5.96	5,662,373	5,395,684	16.50	16.34	81,458	66,941	21.69	523,026	15.57
46	Metropolitan Federal Bank, FSB, Fargo, N.D.	915,525	961,299	-4.76	2,609,473	2,443,146	35.08	39.35	89,278	83,919	6.39	251,028	35.56
47	Williamsburgh Savings Bank, Brooklyn, New York	893,843	N.A.		3,014,894	N.A.	29.65		N.A.	N.A.		N.A.	N.A.
48	Gibraltar Savings, Beverly Hills, Calif.	892,982	5,475,260	-83.69	8,223,249	13,113,246	10.86	41.75	371,748	510,019	-27.11	1,015,580	36.60
49	Columbia Federal Savings & Loan Assn., Denver	882,269	N.A.		4,637,360	N.A.	19.03		72,071	N.A.		357,605	20.15
50	Home Federal Savings & Loan Assn., San Diego, Calif.	868,355	790,070	9.91	17,359,622	16,157,591	5.00	4.89	76,325	74,470	2.49	1,749,078	4.36
51	Society for Savings, Hartford, Conn.	859,875	N.A.		4,328,687	N.A.	19.86		N.A.	N.A.		N.A.	N.A.
52	Community Federal Savings & Loan Assn., St. Louis	853,713	970,011	-11.39	3,431,708	3,641,436	24.88	26.64	91,742	87,156	5.26	326,439	28.10
53	Altus Bank, FSB, Mobile, Ala.	835,086	748,980	11.50	2,362,128	2,748,418	35.35	27.25	73,420	68,139	7.75	250,390	29.32
54	Citizens Federal Bank, FSB, Miami	807,186	316,316	155.18	4,387,509	3,477,064	18.40	9.10	62,041	31,710	95.65	387,382	16.02
55	Bank Western, FSB, Denver	804,529	1,014,891	-20.73	3,307,052	3,689,283	24.33	27.51	81,654	90,218	-9.49	317,961	25.68
56	Pima Savings & Loan Assn., Tucson, Ariz.	800,727	689,829	16.08	3,178,225	3,258,324	25.19	21.17	52,037	29,353	77.28	272,944	19.07
57	HonFed Bank, FSB, Honolulu	794,816	916,771	-13.30	3,081,796	2,557,236	25.79	35.85	82,568	69,952	18.04	276,418	29.87
58	Pacific First Federal Savings Bank, Seattle	792,692	1,102,566	-28.10	5,921,404	5,490,332	13.39	20.08	94,506	110,264	-23.36	577,851	14.62
59	Chevy Chase Savings Bank, FSB, Md.	783,189	523,721	49.54	4,762,065	4,140,460	16.45	12.65	50,589	45,898	10.22	614,183	8.24
60	Carteret Savings Bank, FA, Newark, N.J.	780,802	1,079,366	-27.66	6,791,547	6,163,671	11.50	17.51	119,051	111,815	6.47	664,585	17.91
61	Secor Bank, FSB, Birmingham, Ala.	777,345	437,723	77.59	2,354,046	2,583,515	33.02	16.94	70,618	33,679	109.68	245,499	28.77
62	First Minnesota Savings Bank, FSB, Minneapolis	753,684	651,029	15.77	3,232,277	3,330,402	23.32	19.55	57,250	55,647	2.88	315,736	18.13
63	Home Owners Savings Bank, FSB, Boston	751,798	993,391	-24.32	3,705,268	3,930,051	20.29	25.28	79,640	76,126	4.62	423,601	18.80
64	American Savings Bank, FSB, White Plains, N.Y.	745,623	623,047	19.67	4,256,337	4,187,156	17.52	14.88	61,518	42,968	43.17	361,431	17.02
65	Western Federal S & L Assn., Marina Del Rey, Calif.	739,155	622,373	18.76	4,496,601	4,299,466	16.44	14.48	68,861	26,472	160.13	454,202	15.16
66	Dollar Dry Dock Bank, White Plains, N.Y.	729,885	N.A.		5,105,837	N.A.	14.30		N.A.	N.A.		N.A.	N.A.
67	Fulton Federal Savings Bank, Atlanta	724,854	955,588	-24.15	2,451,038	2,561,673	29.57	37.30	76,654	75,176	1.97	241,379	31.76
68	Perpetual Savings Bank, FSB, McLean, Va.	710,540	874,366	-18.74	6,113,297	5,871,015	11.62	14.89	86,517	69,495	24.49	589,833	14.67
69	Greater New York Savings Bank, Brooklyn	710,327	N.A.		3,209,916	N.A.	22.13		N.A.	N.A.		N.A.	N.A.
70	Homestead Savings, FS&LA, San Francisco	709,027	1,841,370	-61.49	3,311,487	5,697,169	21.41	32.32	157,005	184,986	-15.13	502,574	31.24
71	Great Lakes Bancorp., FSB, Ann Arbor, Mich.	693,123	730,550	-5.12	3,448,308	3,356,445	20.10	21.77	72,239	59,014	22.41	353,094	20.46
72	Fortune Savings Bank, Clearwater, Fla.	680,932	809,810	-15.91	3,209,029	3,140,950	21.22	25.78	50,497	76,018	-33.57	315,726	15.99
73	Far West Savings & Loan Assn., Newport Beach, Calif.	680,237	358,251	89.88	4,806,397	4,558,589	14.15	7.86	37,994	25,773	47.42	431,474	8.81
74	Long Island Savings Bank of Centereach, N.Y. (b)	679,221	574,755	18.18	2,778,045	2,924,567	24.45	19.65	52,000	51,708	0.56	254,827	20.41
75	St. Paul Federal Bank for Savings, Chicago	657,421	408,524	60.93	3,380,510	3,255,877	19.45	12.55	41,473	29,127	42.39	303,639	13.66
76	River Bank America, New York	625,311	N.A.		2,955,800	N.A.	21.16		N.A.	N.A.		N.A.	N.A.
77	American Savings Bank, FSB, Honolulu	603,123	490,430	22.98	1,675,451	1,301,843	36.00	37.67	59,807	18,577	221.94	141,388	42.30
78	Southern California S & L Assn., FS&LA, Beverly Hills	587,166	626,529	-6.28	2,238,959	2,035,115	26.22	30.79	68,113	48,217	41.26	200,871	33.91
79	Far West Federal Bank, Portland, Ore.	573,273	447,189	28.19	3,591,805	2,847,343	15.96	15.71	52,636	29,831	76.45	314,738	16.72
80	Washington Federal Savings & Loan Assn., Seattle	571,056	518,909	10.43	2,437,604	2,251,606	23.51	23.05	51,522	44,117	16.78	249,381	20.66
81	Columbia First Federal S & L Assn., Arlington, Va.	566,265	597,947	-5.30	2,163,221	2,175,967	26.18	27.48	51,260	54,746	-6.37	208,290	24.61
82	Poughkeepsie Savings Bank, FSB, N.Y.	552,744	519,362	6.43	1,665,147	1,694,944	33.19	30.64	47,346	14,153	234.53	163,929	28.88
83	D&N Savings Bank, FSB, Hancock, Mich.	551,672	695,784	-20.71	2,103,651	2,211,142	26.22	31.47	54,937	53,955	1.82	201,749	27.23
84	Leader Federal Bank for Savings, Memphis, Tenn.	535,115	570,814	-6.25	2,277,374	2,615,956	23.50	21.82	48,556	61,121	-20.56	247,726	19.60
85	AmeriFirst Bank, FSB, Miami	528,679	599,891	-11.87	4,293,592	4,539,852	12.31	13.21	50,871	53,713	-5.29	386,173	13.17
86	Decatur Federal Savings & Loan Assn., Ga.	515,700	328,342	57.06	2,437,006	2,238,851	21.16	14.67	37,849	19,088	98.29	249,712	15.16
87	Western Savings & Loan Assn., FA, Phoenix	505,835	N.A.		5,228,264	N.A.	9.68		23,929	N.A.		231,132	11.90
88	East New York Savings Bank, Brooklyn	504,684	N.A.		2,128,298	N.A.	23.71		N.A.	N.A.		N.A.	N.A.
89	First Gibraltar Bank, FSB, Houston	503,359	N.A.		9,817,678	N.A.	5.13		44,697	N.A.		786,697	5.68
90	Hudson City Savings Bank, Paramus, N.J.	498,590	N.A.		3,160,344	N.A.	15.78		N.A.	N.A.		N.A.	N.A.
91	Mercury Savings & Loan Assn., Huntington Beach, Calif.	492,130	328,717	49.71	2,251,616	2,618,936	21.86	12.55	33,293	21,256	56.63	233,745	14.24
92	United Savings of Texas, FSB, Houston	489,638	N.A.		3,583,083	N.A.	13.67		27,276	N.A.		314,160	8.68
93	Rochester Community Savings Bank, N.Y.	487,645	N.A.		4,214,322	N.A.	11.57		N.A.	N.A.		N.A.	N.A.
94	South Boston Savings Bank, Boston	482,295	N.A.		1,458,589	N.A.	33.07		N.A.	N.A.		N.A.	N.A.
95	Great American First Savings Bank, FSB, Tucson, Ariz.	478,161	629,870	-24.09	3,719,431	3,866,626	12.86	16.29	47,023	65,596	-28.31	335,581	14.01
96	ABQ Bank, FSB, Albuquerque, N.M.	477,704	523,387	-8.73	2,205,600	2,217,225	21.66	23.61	41,906	63,145	-33.64	200,759	20.87
97	BankAtlantic, FSB, Fort Lauderdale, Fla.	476,008	573,880	-17.05	1,996,998	2,179,678	23.84	26.33	48,652	54,307	-10.41	201,580	24.14
98	First Federal Savings & Loan Assn., Pittsburgh	466,967	355,276	31.44	3,161,141	2,939,968	14.77	12.08	40,280	18,027	123.44	273,432	14.73
99	Peoples Heritage Savings, FS&LA, Saline, Kan.	464,951	N.A.		1,589,005	N.A.	29.26		5,460	N.A.		(7,135)	76.52
100	Union Federal Savings Bank, Los Angeles	456,886	107,658	324.39	2,343,222	2,146,165	19.50	5.02	19,178	8,830	117.19	239,556	8.01

Data Sources: All data are from ADP Data Services Division, New York. Data for SAIF-insured institutions and BIF-insured savings banks are from ADP's Office of Thrift Supervision and Federal Deposit Insurance Corp. data bases, respectively. **Total Mortgage Securities** are mortgage backed pass through securities held in the thrift's portfolio on Sept. 30. **Mortgage-backed pass-through securities** are the sum of all mortgage backed pass through securities insured or guaranteed by an agency or instrument of the United States (e.g., FHLMC, FNMA or GNMA), including those eligible for liquidity plus conventional mortgage backed pass through securities that are not insured or guaranteed by an agency or instrument of the United States. They include Mortgage Guaranty Insurance Corp. (MGIC) short term participation certificates which are collateral loans secured by liens on real estate. **Interest earned on mortgage securities** is all interest earned on mortgage pool securities for the year ended Sept. 30, 1989 (sum of the four quarters ended Sept. 30, 1989). Included is the amortization of discounts and premiums earned during the period. **Total operating income** is the sum of gross interest income from loans and investments, plus net income from leasing, REO operations, service corporations and subsidiaries, and office building operations, plus all other operating income for year ended June 30, 1988. **Mtge. Int./Oper. Inc.** is the ratio of interest earned on mortgage securities to total operating income, expressed as a percentage. (a)— A subsidiary of Crossland Savings FSB, Brooklyn, New York. For regulatory purposes, the parent and subsidiary report separately. (b)— A division of Long Island Savings Bank FSB, Syosset, N.Y. ( )— Indicates net operating loss. N.A. — Not available.

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Top 25 Mortgage Servicers in Combined Servicing

Based on the total combined servicing for investors by a firm's bank, thrift, and mortgage company subsidiaries On June 30, 1989, compared with June 30, 1988 (dollar figures in millions)

Rank 6/89	Rank 6/88		Servicing Volume 6/30/89	Servicing Volume 6/30/88	% Chg.	Number of Subsidiaries 6/30/89	Number of Subsidiaries 6/30/88	Parent Company
1	1	Citicorp Mortgage, Inc., St. Louis	54,800	45,600	20.18			Citicorp, New York
2	2	**Fleet/Norstar Financial Group, Inc., Providence, R.I. (a)**	**34,396**	**29,032‡**	**18.48**	**6**	**5**	**********
3	5	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	26,999	19,204	40.59			Fireman's Fund Corp., Novato, Calif.
4	3	GMAC Mortgage Co., Elkins Park, Pa.	26,376	24,676	6.89			General Motors Acceptance Corp., Detroit
5	4	Lomas Mortgage USA, Dallas	21,380	23,509	-9.06			Lomas Financial Corp., Dallas **(b)**
6	6	Metmor Financial Inc., Overland Park, Kan. **(c)**	17,466	18,333	-4.73		2	Metropolitan Life Insurance Co., New York
7	13‡	**Chase Manhattan Corp., New York (d)**	**16,248**	**12,180**	**33.38**	**4**	**3**	**********
8	7	**CityFed Financial Corp., Palm Beach, Fla. (e)**	**13,857**	**15,511**	**-10.68**	**2**	**2**	**********
9	12‡	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	13,852	12,529	10.56			Bank of Boston Corp.
10	17‡	Shearson Lehman Mortgage Corp., Tampa, Fla.	13,723	11,055‡	24.13			Shearson Lehman Hutton Inc., New York
11	11	**Sears, Roebuck & Co., Chicago (f)**	**13,308**	**12,983**	**2.42**	**2**	**2**	**********
12	14‡	Home Savings of America FA, Irwindale, Calif. **(g)**	12,414	11,571	7.28			H.F. Ahmanson & Co., Los Angeles
13	18	**First Interstate Bancorp., Los Angeles (h)**	**12,258**	**10,988**	**11.76**	**5**	**7**	**********
14	16‡	Weyerhaeuser Mortgage Co., Los Angeles	12,177	11,251	8.23			Weyerhaeuser Co., Tacoma, Wash.
15	8	Standard Federal Savings & Loan Assn., Gaithersburg, Md.	11,908	14,993	-20.58			
16	10	Goldome Realty Credit Corp., Buffalo, N.Y.	11,836	13,375	-11.51			Goldome, Buffalo, N.Y.
17	23	Countrywide Funding Corp., Inc., Pasadena, Calif.	11,300	8,770	28.85			Countrywide Credit Industries, Inc., Pasadena, Calif.
18	15‡	First Union Mortgage Corp., Charlotte, N.C.	11,281	11,493	-1.84			First Union Corp., Charlotte, N.C.
19	20	BancPlus Mortgage Corp., Pasadena, Tex.	11,217	8,904	25.98			BancPlus Savings Assn., Pasadena, Tex.
20	9	Commonwealth Mortgage Corp. of America, Houston	10,821	13,738	-21.23			Commonwealth Savings Association, Houston
21	21	Chemical Mortgage Corp., Columbus, Ohio	10,748	8,869	21.19			Chemical Banking Corp., New York
22	22	Great Western Bank, FSB, Beverly Hills	10,484	8,809	19.01			Great Western Financial Corp., Beverly Hills
23	..	Bowest Corp., La Jolla, Calif. **(i)**	10,108	3,193	216.57			Bowest Holding Corp., San Diego, Calif.
24	..	Travelers Mortgage Services, Inc., Cherry Hill, N.J. **(j)**	8,678	5,417	60.20			The Travelers Corp., Hartford, Conn.
25	25	Independence One Mortgage Corp., Southfield, Mich.	8,580	8,164	5.10			Michigan National Corp., Farmington Hills
		Dropping out of the Top 25						
26	19	Knutson Mortgage Corp., Bloomington, Minn.	8,567	10,056	-14.81			Home Owners Federal S&LA, Boston
30	24	American Savings Bank, FA, Stockton, Calif.	8,059	8,318	-3.11			

Data Sources: American Banker questionnaire to 550 mortgage companies and commercial banks in servicing for investors and Federal Home Loan Bank Board data on servicing by FSLIC-insured thrifts. **ADP Data Services Division, New York,** provided the thrift data. **Description of Table:** A listing of the top 25 firms in the mortgage industry. The listing includes mortgage companies, commercial banks, and thrifts. For firms with more than one subsidiary engaged in servicing mortgages for others, a combined servicing figure for all of these subsidiaries is used, and the name of the parent company is shown in bold type. **(a)**— The data are for: (1) Fleet Real Estate Funding Corp., Florence, S.C. (2) Fleet Mortgage Corp., Milwaukee. (3) Fleet National Bank, Providence, R.I. (4) United Bank & Trust Co., Hartford, Conn.; (5) Fleet Bank of Maine, Portland; and (6) Indian Head Mortgage Corp., Nashua, N.H. Bank of Maine and Indian Head Mortgage are new subsidiaries that were not included last year. Norstar Mortgage Corp., Westbury, N.Y., which was included last year, has been merged into Fleet Real Estate Funding. **(b)**— Formerly Lomas & Nettleton Financial Corp. **(c)**— Met Life's two mortgage company subsidiaries— Metmor Financial Inc., Los Angeles, and Met First Financial Co., Overland Park— merged to form Metmor Financial, Overland Park on 4/1/89. **(d)**— The data are for: (1) Chase Home Mortgage Corp., Tampa, Fla.; (2) Chase Lincoln First Bank NA, Rochester, N.Y.; and (3) Chase Bank of Arizona, Scottsdale; and (4) Chase Manhattan Bank NA, New York (San Juan, Puerto Rico branch). In addition, Chase also services about $5 billion of its own mortgages. As of June 30th, Chase's total servicing— for investors plus own portfolio— was $21.2 billion. **(e)**— The 1988 and 1989 data are FHLBB data for City Federal Savings Bank, Bedminster, N.J. These data are consolidated to include servicing for investors done by the thrift and by CityFed Financial Corp., Bellevue, Wash., an affiliated mortgage co. **(f)**— The data are for: (1) Sears Mortgage Corp., Riverwoods, Ill., and (2) Coldwell Banker Commercial Mortgage Banking Services, Los Angeles. **(g)**— The 1989 figure is consolidated and is reported in Home Savings' second quarter report to stockholders. An unconsolidated number of $17.98 billion was reported to the FHLBB and included the mortgages of Bowery Savings Bank, New York, a subsidiary of Home Savings. **(h)**— The 6/30/89 data are for: (1) First Interstate Mortgage Co., Pasadena, Calif.; (2) First Interstate Bank of Oregon NA, Portland; (3) First Interstate Bank of Arizona NA, Phoenix; and (4) First Interstate Bank of Nevada NA, Reno. The 1988 data also included: First Interstate Bank of Englewood NA, Colo.; First Interstate Bank of Washington NA, Seattle; and First Interstate Bank of Casper NA, Wyoming. **(i)**— Included in the 6/30/89 total is the $7 billion servicing portfolio of New York Guardian Mortgagee, Hempstead, N.Y., the former mortgage company subsidiary of Guardian Bank NA, Hempstead. Guardian Bank was closed by the FDIC earlier this year. **(j)**— Management of company is currently putting together an offer to buy the company from its parent. A definitive agreement is expected before yearend. **(‡)**— Revised since publication on Oct. 24, 1988.

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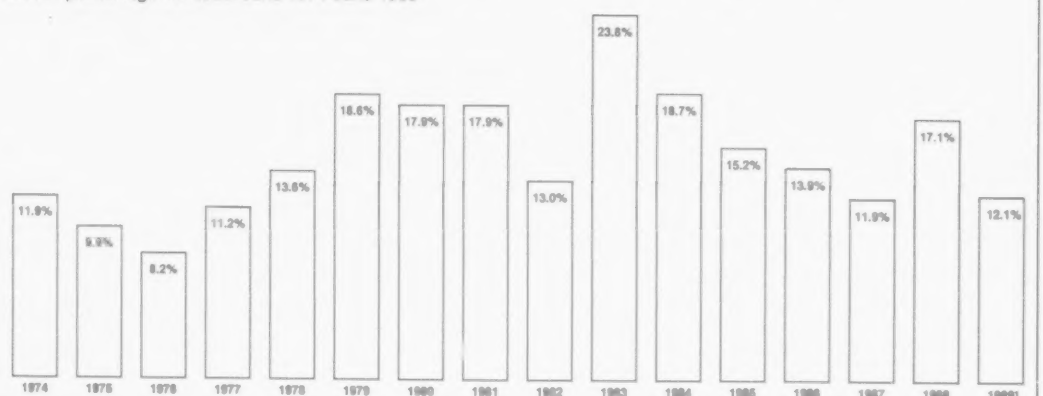
Gain in Total Mortgage Servicing at Top 300 Firms

Annual percentage increase: June 1974-June 1989



(*)— Estimated

Source: American Banker

10 Largest Gains in Servicing

Among top 300 mortgage companies (millions of dollars)

		Servicing 6/30/89	Servicing 6/30/88	% Incr.	Servicing Rank
1	First Mortgage Corp., Waco, Tex.	325.4	29.5	1,004.4	247
2	Bowest Corp., La Jolla, Calif.	10,107.8	3,193.0	216.6	19
3	Mellon Financial Services Corp., Houston	8,471.8	4,112.0	106.0	25
4	Boatmen's Mortgage Corp., St. Louis	894.4	450.7	98.4	167
5	Sunbelt National Mortgage Corp., Dallas	4,167.9	2,109.8	97.6	51
6	America's Mortgage Co., Springfield, Ill.	1,560.6	836.8	86.5	118
7	Barclays American/Mtge Corp., Charlotte, N.C.	4,002.8	2,222.1	80.1	54
8	CrossLand Mortgage Corp., Salt Lake City	5,900.0	3,323.9	77.5	35
9	NCNB Texas Mortgage Corp., Dallas	1,150.5	666.0	72.7	141
10	Meritor Mortgage Corp.-East, Philadelphia	5,420.4	3,159.9	71.5	37

10 Largest Declines in Servicing

Among top 300 mortgage companies (millions of dollars)

		Servicing 6/30/89	Servicing 6/30/88	% Decr.	Servicing Rank
1	Nowlin Mortgage Co., Fort Worth, Tex.	427.2	1,881.9	77.3	226
2	Southwest Mortgage Co., Albuquerque, N.M.	374.3	915.4	59.1	234
3	ICM Mortgage Corp., Englewood, Colo.	1,181.0	2,842.0	58.4	139
4	Mortgage First Corp., Atlanta	483.9	969.6	50.1	219
5	Seafirst Mortgage Corp., Seattle	2,217.3	3,575.8	38.0	90
6	Farragut Mortgage Co., Inc., Waltham, Mass.	833.4	1,168.5	28.7	176
7	Valley National Mortgage Co., Phoenix, Ariz.	1,137.0	1,586.3	28.3	145
8	Metropolitan Service Corp., Santa Monica, Calif.	680.6	948.1	28.2	194
9	Singleton Mortgage Corp., Memphis, Tenn.	220.0	285.0	22.8	265
10	Lowell, Smith & Evers, Inc., Van Nuys, Calif.	257.8	327.7	21.3	255

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Top 300 Mortgage Companies

Based on volume of permanent mortgages serviced for investors on June 30, 1989

		Dollar Volume of Mortgages Serviced				No. of Mortgages Serviced	No. of Investors 6/30/89	
		6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	6/30/89	Excluding GNMA Pools	GNMA Pools
1	Citicorp Mortgage, Inc., St. Louis	54,800,000,000	45,600,000,000	1		658,000	335	8,070
2	Fireman's Fund Mortgage Corp., Farmington Hills, Mich.	26,999,277,000	19,204,434,183	4	+2	489,758	480	16,498
3	GMAC Mortgage Co., Elkins Park, Pa.	26,375,665,203	24,676,190,354	2		386,337	1,100	5,317
4	Lomas Mortgage USA, Dallas	21,379,744,541	23,509,134,346	3		541,010	950	9,685
5	Fleet Mortgage Corp., Milwaukee, Wis.	18,549,174,431	15,237,313,465	5		440,321	523	6,279
6	Metmor Financial, Inc., Overland Park, Kan. (a)	17,466,317,000				314,015	432	5,544
7	Fleet Real Estate Funding Corp., Florence, S.C.	14,692,054,000	10,406,004,000	14	+7	249,057	650	3,205
8	Chase Home Mortgage Corp., Tampa, Fla.	13,903,956,000	10,967,166,000	13	+5	192,769	140	4,477
9	BancBoston Mortgage Companies, Inc., Jacksonville, Fla.	13,852,090,000	12,529,707,000	9		281,387	729	6,243
10	Shearson Lehman Mortgage Corp., Irvine, Calif.	13,723,203,210	11,054,642,502	12	+2	179,602	250	3,520
11	Weyerhaeuser Mortgage Co., Los Angeles	12,177,818,000	11,251,464,000	11		165,069	465	3,824
12	Goldome Realty Credit Corp., Buffalo, N.Y.	11,836,484,838	13,375,205,000	7		198,168	492	N.A.
13	Countrywide Funding Corp., Inc., Pasadena, Calif.	11,300,000,000	8,770,000,000	20	+7	155,380	96	3,872
14	First Union Mortgage Corp., Charlotte, N.C.	11,280,945,000	11,493,000,000	10		182,552	300	2,013
15	BancPlus Mortgage Corp., San Antonio, Tex.	11,217,496,000	8,903,708,242	18	+3	207,241	192	6,929
16	Commonwealth Mortgage Corp. of America, Houston	10,820,964,000	13,738,310,000	6		241,000	530	4,400
17	First Interstate Mortgage Co., Pasadena, Calif.	10,801,383,612	8,985,000,000	17		93,389	533	2,527
18	Chemical Mortgage Corp., Columbus, Ohio	10,798,499,000	8,869,000,000	19	+1	123,123	201	2,346
19	Bowest Corp., La Jolla, Calif.	10,107,829,333	3,193,023,577	58	+39	210,834	250	6,460
20	CityFed Mortgage Co., Bellevue, Wash.	8,973,919,094	N.A.			214,459	341	3,517
21	Sears Mortgage Corp., Riverwoods, Ill.	8,824,396,039	9,354,284,693	16		125,538	300	1,618
22	Travelers Mortgage Services, Inc., Cherry Hill, N.J.	8,678,273,612	5,417,213,000	33	+11	100,720	55	6,796
23	Independence One Mortgage Corp., Southfield, Mich.	8,580,000,000	8,163,500,000	21		160,219	287	4,026
24	Knutson Mortgage Corp., Bloomington, Minn.	8,567,503,000	10,055,828,000	15		143,931	335	4,636
25	Mellon Financial Services Corp., Houston (b)	8,471,848,420	4,111,950,356	45	+20	194,195	N.A.	N.A.
26	Empire of America Realty Credit Corp., Buffalo, N.Y.	8,367,703,890	6,144,151,426	27	+1	137,885	175	3,828
27	Foster Mortgage Corp., Fort Worth, Tex.	7,840,206,119	5,949,183,039	29	+2	101,785	274	7,527
28	Imco Realty Services Inc., Santa Rosa, Calif.	7,726,386,813	7,080,856,765	24		115,237	596	2,327
29	Sovran Mortgage Corp., Richmond	7,656,000,000	7,770,000,000	22		149,075	303	3,328
30	FundAmerica Corp., Dallas (c)	7,650,572,112	4,965,687,245	36	+6	133,088	350	2,102
31	Southeast Mortgage Co., Miami	7,601,000,000	5,347,223,000	34	+3	96,180	455	2,378
32	Barnett Mortgage Company, Jacksonville, Fla.	7,318,534,697	5,620,863,242	31		124,155	177	1,337
33	Waterfield Mortgage Co., Inc., Fort Wayne, Ind.	6,975,000,000	6,100,000,000	28		158,000	225	2,127
34	Anchor Mortgage Services, Inc., Wayne, N.J.	6,666,243,563	6,823,961,879	25		119,142	192	851
35	CrossLand Mortgage Corp., Salt Lake City	5,900,000,000	3,323,858,265	56	+21	51,000	180	600
36	Midland Mortgage Co., Oklahoma City	5,609,630,704	4,791,000,000	37	+1	93,423	272	4,084
37	Meritor Mortgage Corp.-East, Philadelphia	5,420,369,863	3,159,926,337	60	+23	103,507	205	2,646
38	Bright Mortgage Co., Dallas	5,166,000,000	5,733,000,000	30		119,300	360	1,059
39	Troy & Nichols, Inc., Monroe, La.	5,011,841,000	4,308,932,000	42	+3	127,717	416	2,421
40	Alliance Mortgage Co., Jacksonville, Fla.	4,996,660,035	5,560,423,000	32		96,104	179	3,827
41	Talman Home Mortgage Corp., Chicago	4,875,500,000	4,750,500,000	38		117,212	174	1,987
42	Reilly Mortgage Group, Inc., Vienna, Va.	4,669,749,174	4,653,227,176	39		1,296	70	124
43	Shawmut Mortgage Co., West Hartford, Conn. (d)	4,579,601,129	3,077,334,976	62	+19	66,159	254	2,504
44	Coldwell Banker Commercial Mortgage Banking Services, Los Angeles (e)	4,483,933,216	3,638,449,164	49	+5	4,598	16	0
45	Paine Webber Mortgage Finance, Inc., Columbia, Md.	4,473,552,790	4,200,447,434	44		33,315	70	1,136
46	ARCS Mortgage, Inc., Calabasas, Calif. (f)	4,449,197,329	3,119,030,448	61	+15	57,348	71	737
47	National City Mortgage Co., Miamisburg, Ohio (g)	4,338,759,346	2,717,413,958	69	+22	88,223	225	3,232
48	Dorman & Wilson, Inc., White Plains, N.Y.	4,316,737,000	3,939,109,000	46		675	15	N.A.
49	U.S. Bancorp Mortgage Co., Portland, Ore.	4,199,255,717	3,812,353,539	47		72,757	208	2,639
50	Lincoln Service Corp., Owensboro, Ky.	4,192,012,510	4,234,508,000	43		60,741	109	1,228
51	Sunbelt National Mortgage Corp., Dallas	4,167,889,181	2,109,764,383	92	+41	86,026	236	5,548
52	Metropolitan Financial Mortgage Corp., St. Paul, Minn. (h)	4,107,560,479	2,651,372,000	73	+21	80,760	400	630
53	Associates National Mortgage Corp., Irving, Tex.	4,005,916,931	4,450,626,000	40		53,890	22	3,693
54	Barclays American/Mortgage Corp., Charlotte, N.C.	4,002,827,000	2,222,121,000	89	+35	81,013	80	2,545
55	BNE Mortgage Corp., East Providence, R.I.	3,970,000,000	N.A.			65,000	150	N.A.
56	SunTrust Mortgage, Inc., Atlanta	3,945,265,929	3,539,073,041	53		68,853	257	1,391
57	America's Mortgage Servicing, Inc., Lisle, Ill. (i)	3,874,591,000	3,609,853,697	51		77,180	150	3,608
58	C&S Real Estate Services, Inc., Tucker, Ga. (j)	3,540,837,700	2,438,040,973	81	+23	69,270	380	1,038
59	Murray Mortgage Co., Dallas	3,500,000,000	2,471,719,822	76	+17	52,000	260	1,240
60	Midlantic Home Mortgage Corp., Melville, N.Y.	3,469,157,791	2,170,457,566	91	+31	63,208	54	1,637
61	American Home Funding, Inc., Richmond	3,440,714,000				48,565	73	2,737
62	National Mortgage Co., Memphis, Tenn.	3,370,771,000	3,039,527,411	63	+1	107,212	103	752
63	M-West Mortgage Corp., Orange, Calif. (k)	3,310,383,843	3,324,292,000	55		45,856	120	35,346
64	AmSouth Mortgage Co., Inc., Birmingham, Ala.	3,253,014,373	3,509,225,369	54		95,986	248	1,536
65	Commonwealth Mortgage Co., Wellesley Hills, Mass.	3,246,976,075	N.A.			40,533	200	1,251
66	York Associates, Inc., Bethesda, Md.	3,216,551,789	2,685,000,000	71	+5	556	0	556
67	SCG Mortgage Corp., Hollywood, Fla.	3,213,199,500				42,033	30	2,049
68	CitFed Mortgage Corp. of America, Dayton, Ohio	3,205,628,548	2,841,596,241	65		48,625	48	843
69	Commercial Federal Mortgage Corp., Omaha, Neb.	3,130,914,771	2,509,415,844	75	+6	63,993	157	1,497
70	First Wachovia Mortgage Co., Winston-Salem, N.C.	3,052,171,617	2,671,140,284	72	+2	60,134	130	980
71	Lumbermen's Investment Corp., Austin, Tex.	3,031,160,962	3,183,040,018	59		81,743	270	1,384
72	United Mortgage Corp., Minneapolis	2,989,812,758	2,421,106,037	82	+10	45,709	98	1,172
73	Heitman Financial Services Ltd., Chicago	2,900,000,000				905	5	0
74	NBD Mortgage Co., Troy, Mich.	2,880,709,426	2,837,943,882	66		70,487	159	1,382
75	Victoria Mortgage Co., San Antonio, Tex.	2,862,924,675	2,031,015,556	94	+19	55,306	195	2,331
76	Banc One Mortgage Corp., Indianapolis	2,841,638,675	2,698,515,726	70		67,898	176	359
77	Dominion Bankshares Mortgage Corp., Fairfax, Va.	2,835,495,000	2,315,853,000	84	+7	45,103	55	1,546
78	Latimer & Buck, Inc., Philadelphia	2,821,769,724	2,459,032,259	77		800	17	0
79	NVR Mortgage, L.P., Pittsburgh	2,688,662,033	2,441,189,327	80	+1	41,783	110	2,158
80	Real Estate Financing, Inc., Montgomery, Ala.	2,682,662,230	1,680,114,605	108	+28	68,156	220	1,283
81	FBS Mortgage Corp., St. Paul, Minn.	2,580,155,000	2,311,314,000	86	+5	33,505	228	874
82	Interwest Mortgage Corp., Ponca City, Okla.	2,570,886,534				44,678	20	5,051
83	CenTrust Mortgage Corp., Deerfield Beach, Fla.	2,499,421,000	2,328,166,134	83		29,894	222	767
84	Meridian Mortgage Corp., St. Davids, Pa.	2,481,528,826	1,640,065,062	111	+27	41,927	75	1,872
85	Loan America Financial Corp., Miami Lakes, Fla.	2,400,000,000	1,936,943,639	97	+12	26,097	80	1,263
86	Crestar Mortgage Corp., Richmond	2,375,054,408	1,911,996,967	98	+12	50,676	290	2,073
87	Margaretten & Company, Inc., Perth Amboy, N.J.	2,370,566,670	2,070,562,445	93	+6	39,190	N.A.	900
88	Colonial Mortgage Co., Montgomery, Ala.	2,356,007,112	2,315,847,000	85		57,263	N.A.	1,171
89	First California Mortgage Co., San Rafael, Calif.	2,251,000,000	1,772,725,122	103	+14	22,148	100	13,093
90	Seafirst Mortgage Corp., Seattle	2,217,309,282	3,575,812,000	52		54,212	294	698
91	Old Stone Mortgage Corp., Bellevue, Wash.	2,183,334,000	2,452,726,000	78		46,857	199	569
92	Dovenmuehle Mortgage Inc., Schaumburg, Ill.	2,182,978,000	2,288,119,016	88		55,870	195	732
93	Embanque Capital Corp., Carle Place, N.Y.	2,160,187,268	1,295,446,044	124	+31	35,963	51	2,266
94	Directors Mortgage Loan Corp., Riverside, Calif.	2,103,328,000	1,752,532,816	104	+10	24,532	27	1,830
95	L.J. Melody & Co., Houston	2,063,000,000	1,990,000,000	95		130	7	0
96	Centerbank Mortgage Co., Waterbury, Conn.	1,997,116,293	1,061,925,000	157	+61	25,419	74	2,503
97	MeritBanc Mortgage Corp., Houston	1,966,808,758	N.A.			29,934	11	1,122
98	Guild Mortgage Co., San Diego, Calif.	1,934,756,923	2,189,888,707	90		26,833	92	985
99	Wallace Moir Co., Beverly Hills, Calif.	1,934,112,348	1,743,355,218	105	+6	966	11	0
100	Society Mortgage Corp., Wethersfield, Conn.	1,914,002,237	1,213,608,160	135	+35	22,485	32	275

Data Source: American Banker questionnaire to the top 400 mortgage companies in mortgage servicing. Of the 400, 293, or 73.3% responded. **Description of table:** This table identifies the 100 largest mortgage companies responding to the survey. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools and FHLMC pools. **N.A.**— Not available. **(a)**— On April 1, 1989, Metropolitan Life Insurance Co., New York, merged its two mortgage company subsidiaries — Metmor Financial Inc., Los Angeles, and Metfirst Financial Co., Overland Park. Combined, the two companies serviced $18.333 billion for investorsvestors on 6/30/88. **(b)**— Mellon Bank Corp. consolidated its four mortgage banking subsidiaries — Mellon Financial Services Corp. #7, New Orleans; Mellon Financial Services Corp. #8, Cleveland; Mellon Financial Services Corp. #9, Denver; and Mortgage & Trust Inc., Houston — into one entity called Mellon Financial Services Corp., Houston. The data shown for 1988 are for Mortgage & Trust, Inc. **(c)**— Formerly Southmark Mortgage Corp. of America. **(d)**— Formerly Connecticut National Mortgage Co. **(e)**— Formerly Coldwell Banker Real Estate Financial Services. **(f)**— Doing business in New York as Bank of New York Mortgage Co. **(g)**— Formerly Shawmut Mortgage Corp. **(h)**— Formerly Rothschild Financial Corp. **(i)**— Formerly First Family Mortgage Corp. **(j)**— Formerly Citizens & Southern Commercial Corp. **(k)**— Formerly Meritor Mortgage Corp. West.

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The Top 300 Mortgage Companies

Based on volume of permanent mortgages serviced for investors on June 30, 1989

		Dollar Volume of Mortgages Serviced				No. of Mortgages	No. of Investors 6/30/89	
		6/30/89	6/30/88	Rank 6/30/88	Gain in Rank	Serviced 6/30/89	Excluding GNMA Pools	GNMA Pools
101	Western Mortgage Loan Corp., Salt Lake City	1,909,654,286	1,945,900,000	96		31,538	40	1,047
102	Draper & Kramer, Inc., Chicago	1,874,384,100	1,780,412,290	102		10,347	45	7,182
103	First of America Mortgage Co., Kalamazoo, Mich.	1,845,907,324	1,401,489,786	120	+ 17	54,315	95	5
104	Bailey Mortgage Co., Jackson, Miss.	1,841,583,616	1,514,613,600	117	+ 13	48,345	100	732
105	TCF Mortgage Corp., Minneapolis	1,831,120,701	1,861,768,467	100		49,690	28	584
106	Globe Mortgage Co., Hackensack, N.J.	1,803,444,228	N.A.	...		16,849	63	1,398
107	Statesman Mortgage Co., Des Moines, Iowa	1,796,285,486	N.A.	...		31,993	31	2,063
108	Wells Fargo Realty Finance, San Francisco	1,795,235,000	N.A.	...		506	36	0
109	Continental, Inc., Seattle	1,755,580,773	1,637,384,948	112	+3	25,845	62	2,210
110	Ryland Mortgage Co., Columbia, Md.	1,708,895,000	...	...		20,574	0	0
111	B.F. Saul Co., Chevy Chase, Md.	1,700,085,893	1,708,039,129	107		235	4	0
112	PHH US Mortgage Corp., Cherry Hill, N.J. (a)	1,680,087,000	1,263,278,000	129	+ 17	19,546	19	168
113	W. Lyman Case & Co., Columbus, Ohio	1,678,295,807	1,231,834,000	132	+ 19	506	22	0
114	NCNB Mortgage Corp., Charlotte, N.C.	1,666,021,051	...	...		26,674	88	771
115	Northland Financial Co., Minneapolis	1,599,544,591	1,572,774,659	114		581	75	0
116	Greentree Mortgage Corp., Marlton, N.J.	1,592,397,244	1,812,560,696	101		27,133	56	2,975
117	Society Mortgage Corp., Cleveland	1,566,221,935	1,513,086,783	118	+1	35,836	62	748
118	America's Mortgage Co., Springfield, Ill. (b)	1,560,595,106	836,752,076	175	+ 57	29,796	24	713
119	Fidelity Bond & Mortgage Co., Blue Bell, Pa.	1,545,149,362	1,141,618,000	148	+ 29	35,551	117	762
120	Leader Mortgage Co., Cleveland	1,516,000,000	1,080,000,000	154	+ 34	48,893	69	395
121	INB Mortgage Corp., Indianapolis (c)	1,501,528,000	1,261,114,000	130	+ 9	23,681	182	1,338
122	Merchants Mortgage Corp., Indianapolis	1,458,103,274	1,433,895,255	119		14,364	93	1,255
123	Walker & Dunlop, Inc., Washington, D.C.	1,445,006,794	1,265,692,835	128	+5	380	28	0
124	C.S.B. Mortgage Corp., Jackson, Miss.	1,400,000,000	1,675,147,356	109		24,000	40	1,161
125	Maxim Mortgage Corp., Tulsa, Okla.	1,400,000,000	...	...		30,000	66	333
126	Ameristar Financial Corp., San Diego, Calif.	1,362,273,000	1,322,017,000	121		12,108	23	752
127	SouthTrust Mortgage Corp., Birmingham, Ala.	1,356,032,813	815,265,278	179	+ 52	24,002	47	684
128	Boston Mortgage Co., Inc., Burlington, Mass.	1,307,691,043	1,217,792,980	133	+5	225	13	0
129	Sibley Mortgage Corp., Rochester, N.Y.	1,306,400,000	1,192,283,000	140	+ 11	26,500	48	720
130	Standard Mortgage Corp., New Orleans, La.	1,290,000,000	1,032,550,000	159	+ 29	23,925	80	185
131	Deposit Guaranty Mortgage Co, Jackson, Miss.	1,283,211,217	1,290,374,393	125		31,558	105	998
132	Mason-McDuffie Financial Corp., Moraga, Calif.	1,243,191,478	1,175,251,871	143	+ 11	425	21	0
133	New York Urban Servicing Co., Inc.	1,236,934,233	1,200,000,000	137	+4	176	0	7
134	Cowger & Miller Mortgage Co. Inc., Louisville, Ky.	1,219,434,897	894,991,624	172	+ 38	24,675	N.A.	531
135	W. Ross Campbell Co., Los Angeles	1,217,424,282	1,083,494,345	152	+ 17	121	2	0
136	United Mortgage Co., Englewood, Colo.	1,214,946,637	1,296,294,912	123		17,511	281	457
137	Gershman Investment Corp., St. Louis, Mo.	1,207,520,846	1,273,940,000	127		25,111	103	1,081
138	Mid-North Financial Services, Inc., Chicago	1,195,000,000	1,100,000,000	150	+ 12	1,150	20	0
139	ICM Mortgage Corp., Englewood, Colo.	1,181,000,000	2,842,000,000	64		16,572	32	2,320
140	California Mortgage Co., Santa Ana	1,163,373,852	1,255,560,037	131		30,483	56	1,043
141	NCNB Texas Mortgage Corp., Dallas	1,150,470,327	666,000,000	202	+ 61	19,376	N.A.	205
142	Tarl, Inc., St. Petersburg, Fla.	1,149,561,245	N.A.	...		22,227	98	584
143	Security Savings Mortgage Corp., Canton, Ohio	1,137,886,122	1,145,085,023	147	+4	33,271	110	88
144	Micai Mortgage, Inc., San Diego, Calif.	1,137,000,000	1,289,308,000	126		12	0	0
145	Valley National Mortgage Co., Phoenix, Ariz.	1,136,953,190	1,586,298,000	113		27,011	133	147
146	Inland Mortgage Co., Inc., Indianapolis	1,121,270,529	922,531,922	168	+ 22	17,821	54	538
147	Market Street Mortgage Corp., Tampa, Fla.	1,115,810,019	732,646,380	191	+ 44	19,696	13	326
148	Miktomm Mortgage Corp., Sioux Falls, S.D.	1,104,376,294	783,685,696	183	+ 35	17,875	37	1,447
149	Gulf States Mortgage Co., Inc., Atlanta	1,099,000,000	1,028,105,593	160	+ 11	16,900	30	1,429
150	Liberty Mortgage Co., Oklahoma City	1,082,854,380	1,043,182,028	158	+ 8	17,547	81	433
151	R&G Mortgage Corp., Hato Rey, P.R.	1,073,775,965	943,247,056	166	+ 15	25,430	28	662
152	GN Mortgage Co., Canoga Park, Calif.	1,068,546,000	1,194,569,000	139		9,020	43	139
153	Hinton Mortgage & Investment Co., Dallas	1,057,725,873	1,315,090,800	122		20,972	100	2,222
154	Huntington Mortgage Co., Columbus, Ohio	1,055,403,398	1,083,000,000	153		21,775	52	325
155	BCN Mortgage Corp., Columbia, S.C.	1,034,151,316	797,809,948	181	+ 26	22,228	159	682
156	Molton, Allen & Williams, Inc., Birmingham, Ala.	1,017,609,680	1,149,510,736	145		24,702	150	465
157	Collateral Mortgage, Ltd., Birmingham, Ala.	1,012,221,327	936,063,222	180	+ 23	27,376	105	281
158	Shotgaw-James, Inc., Atlanta	1,006,748,000	...	...		489	12	0
159	American Mortgage Co., Sugar Land, Tex.	982,581,879	1,074,527,576	155		14,141	164	99
160	H.S. Pickrell Co., Phoenix, Ariz.	980,882,494	981,796,718	161	+1	12,999	68	8,053
161	Dale Mortgage Bankers Corp., Garden City, N.Y.	970,766,256	896,000,000	171	+ 10	15,940	25	1,113
162	Mercantile Mortgage Corp., Houston	960,034,174	1,200,000,000	138		15,543	14	10,296
163	Liberty Mortgage Corp., Tucker, Ga.	958,555,212	1,062,859,267	156		15,421	81	1,063
164	Universal Mortgage Corp., Milwaukee, Wis.	953,837,640	935,105,049	167	+3	24,596	65	1,007
165	Zions Mortgage Co., Salt Lake City	945,543,545	N.A.	...		18,565	102	1,281
166	First NH Mortgage Corp., Hooksett	934,743,839	959,445,379	163		12,330	106	1,458
167	Boatmen's Mortgage Corp., St. Louis	894,392,141	450,720,000	232	+ 65	16,278	15	7
168	First Commercial Mortgage Co., Little Rock, Ark.	892,186,300	727,994,100	193	+ 25	25,958	200	239
169	Honolulu Mortgage Co., Inc.	887,200,000	761,355,982	187	+ 18	10,374	54	626
170	Detroit Mortgage & Realty Co.	874,171,701	763,653,550	186	+ 16	13,712	31	633
171	Comnet Mortgage Services, Inc., Valley Forge, Pa.	867,956,302	834,000,000	176	+5	19,482	31	384
172	Oak Tree Mortgage Corp., Oklahoma City	865,167,000	758,000,000	189	+ 17	15,162	50	284
173	First Virginia Mortgage Co., Falls Church (d)	851,794,187	792,747,234	182	+ 9	16,071	77	208
174	Kirk Mortgage Co., Upper Darby, Pa.	840,000,000	N.A.	...		18,000	36	523
175	West One Financial Services, Inc., Boise, Idaho (e)	838,716,552	758,121,248	188	+ 13	21,942	144	1,095
176	Ferragut Mortgage Co., Inc., Waltham, Mass.	833,370,420	1,168,527,486	144		11,231	39	1,002
177	First American Mortgage Corp., Greensboro, N.C.	832,900,000	566,400,000	212	+ 35	18,258	48	1,624
178	First Denver Mortgage Co.	825,000,000	N.A.	...		9,014	190	0
179	Dickinson, Logan, Todd & Barber, Inc., Raleigh, N.C.	812,492,668	828,401,110	176		312	0	0
180	First Franklin Financial Corp., San Jose, Calif.	796,849,545	608,000,000	209	+ 29	6,225	7	2,374
181	Bloomfield Mortgage Corp., Southfield, Mich. (f)	794,345,541	712,939,245	194	+ 13	14,737	13	66
182	Ryan Mortgage Co., Arlington, Tex.	785,965,439	909,219,312	170		338	27	0
183	Robert C. Wiler[illegible], Houston	764,136,396	843,600,000	174		503	12	0
184	Northeastern [illegible]ge Co., Inc., Cambridge	757,163,000	N.A.	...		8,388	35	1,105
185	Sheehan Finan[illegible]., Clayton, Mo.	757,000,000	752,000,000	190	+5	16,468	N.A.	N.A.
186	Integrated Fun[illegible]nc., New York	750,000,000	N.A.	...		100	5	3
187	Wendover Func[illegible]c., Greensboro, N.C.	750,000,000	526,156,389	223	+ 36	10,000	28	N.A.
188	Seattle Mortgag[illegible]o.	743,074,948	688,000,000	197	+ 9	11,147	30	382
189	BancOhio Mortgage Co., Columbus	735,540,193	765,473,563	185		17,487	20	556
190	Baird & Warner, Inc., Chicago	705,000,000	558,000,000	215	+ 25	411	55	3
191	George Elkins Co., Beverly Hills, Calif.	700,000,000	N.A.	...		900	0	0
192	Premier Mortgage Co., Baton Rouge, La.	697,296,248	685,587,555	196	+6	12,484	59	196
193	Security Mortgage Corp., Columbia, S.C.	696,655,156	...	...		17,236	42	1,207
194	Metropolitan Service Corp., Santa Monica, Calif.	680,633,538	948,100,000	165		9,646	160	257
195	Medellion Mortgage Co., San Jose, Calif.	671,854,622	417,000,000	237	+ 42	8,062	20	216
196	Guardian Mortgage Co., Inc., Dallas	669,420,289	585,629,367	211	+ 15	10,849	34	402
197	D&N Mortgage Corp., Troy, Mich.	666,090,922	547,639,000	218	+ 21	9,926	7	105
198	James B. Nutter & Co., Kansas City, Mo.	661,086,500	N.A.	...		14,630	40	302
199	First Investment Co., Columbus, Ohio	656,355,389	662,324,189	203	+4	21,560	64	405
200	Colorado National Mortgage Co., Denver	647,410,212	678,097,043	199		10,224	181	306

Data Source: American Banker questionnaire to the top 400 mortgage companies in mortgage servicing. Of the 400, 293, or 73.3%, responded. **Description of table:** This table identifies the second 100 largest mortgage companies responding to the survey. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution, as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools and FHLMC pools.

(a)— Formerly US Mortgage Corp. **(b)**— Formerly Firstbank Mortgage Co. **(c)**— Formerly Indiana Mortgage Corp. **(d)**— Formerly Arlington Mortgage Co., Inc. **(e)**— Formerly Moore Financial Services, Inc., Portland, Ore. **(f)**— On 8/1/89, sold $687 million in servicing to Comerica Mortgage Corp., a newly formed subsidiary of Comerica Corp., Detroit. **N.A.**— Not available.

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Top 300 Mortgage Companies

Based on volume of permanent mortgages serviced for investors on June 30, 1989

		Dollar Volume of Mortgages Serviced					No. of Mortgages Serviced	No. of Investors 6/30/89	
		6/30/89	6/30/88	Rank 6/30/88	Gain in Rank		6/30/89	Excluding GNMA Pools	GNMA Pools
201	Trusteorp Mortgage Co., South Bend, Ind.	622,983,673	486,421,339	228	+ 27		13,204	59	353
202	American Mortgage & Investment Co., Oklahoma City	596,977,704	536,559,680	220	+ 18		19,461	110	387
203	Hammond Co., Newport Beach, Calif.	595,479,454	636,587,669	205	+2		6,448	28	4,363
204	Columbia Mortgage Corp., Richmond	582,853,442					12,959	17	N.A.
205	Lumbermens Mortgage Corp., Union, N.J.	581,587,089	N.A.				7,557	12	774
206	Columbia Equities, Ltd., Scarsdale, N.Y.	580,487,883	526,980,064	222	+ 16		4,398	13	60
207	First Fidelity Mortgage Corp., Atlanta	576,523,000	626,000,000	206			135	7	0
208	Housing Mortgage Corp., Pittsburgh	576,198,099	555,724,000	216	+ 8		17,123	99	453
209	Hartger & Willard Mortgage Assoc., Inc., Grand Rapids, Mich.	573,960,100	495,774,100	227	+ 18		395	19	12
210	Harbor Financial Mortgage Corp., Houston	573,524,085	660,322,839	204			9,354	39	406
211	Security Financial & Mortgage Corp., St. Louis, Mo.	555,852,002	480,000,000	229	+ 18		12,828	10	514
212	Bancsmithe Mortgage Corp., Rockville, Md.	555,462,000	502,922,000	224	+ 12		4,614	15	1,240
213	BancOklahoma Mortgage Corp., Tulsa	548,365,344	536,205,065	221	+ 8		8,340	52	325
214	National Pacific Mortgage Corp., Cerritos, Calif.	542,464,811	379,432,479	242	+ 28		4,713	8	94
215	Cypress Financial Corp., Pasadena, Calif.	538,428,886					4,581	30	114
216	McCaughan Mortgage Co., Inc., Coral Gables, Fla.	515,321,743	498,174,436	226	+ 10		23,359	70	161
217	Patrician Mortgage Co., Washington, D.C.	513,516,800					70	8	36
218	Mission Hills Mortgage Corp., Santa Ana, Calif.	493,146,099	444,900,834	233	+ 15		5,520	14	303
219	Mortgage First Corp., Atlanta	483,891,816	969,550,530	162			16,344	63	181
220	Corsican, Inc., Las Vegas, Nev.	478,190,541	547,576,547	219			5,763	41	745
221	Towle Real Estate Co., Minneapolis	471,000,000					380	26	0
222	Bank One Mortgage Texas, Dallas (a)	465,723,182	N.A.				6,187	69	387
223	John Burnham & Co., San Diego, Calif.	460,118,871	383,204,400	241	+ 18		301	12	0
224	Professional	456,536,403	426,000,000	236	+ 12	6,349	22	2,610	
225	National Mortgage Co., Inc., Bedford, N.H.	433,540,877	N.A.				7,832	44	747
226	Nowlin Mortgage Co., Fort Worth, Tex.	427,217,013	1,881,899,000	99			406	30	0
227	Allied Group Mortgage Co., West Des Moines, Iowa	425,538,158					8,612	6	425
228	Pan American Mortgage Corp., Miami	425,483,000	N.A.				15,262	154	121
229	Mortgage Creditcorp, Inc., Corpus Christi, Tex.	410,350,427					9,632	8	246
230	Camp & Co., Birmingham, Ala.	408,862,049	371,866,746	244	+ 14		187	19	0
231	Comprehensive Marketing Systems, Inc., Washington, D.C.	400,000,000	340,801,000	249	+ 18		19,000	3	0
232	Home American Mortgage Corp., Denver	388,543,490	N.A.				4,256	20	65
233	Vermont Mortgage Group, Inc., Brattleboro	374,912,337	359,015,944	247	+ 14		6,816	24	538
234	Southwest Mortgage Co., Albuquerque, N.M.	374,277,702	915,407,123	169			5,796	46	59
235	Eberhardt Co., Minneapolis	367,000,000	349,789,671	248	+ 13		322	20	1
236	Mortgage Company of Indiana, Inc., Indianapolis	365,305,185	302,581,968	260	+ 24		142	20	0
237	Washington Mortgage Group, Inc., Vienna, Va.	355,807,799	262,307,724	289	+ 32		2,702	20	160
238	Proctor & Associates of Michigan, Inc., Bloomfield Hills	355,187,780	322,606,283	256	+ 18		207	9	1
239	Mercury Mortgage Co., Inc., Tulsa, Okla.	354,834,052	366,151,000	246	+7		10,197	32	345
240	Barry S. Slatt Mortgage Co., San Francisco	350,000,000	274,000,000	266	+ 26		380	0	N.A.
241	Plus Financial, Inc., Walnut Creek, Calif.	347,957,172					2,575	N.A.	81
242	Colonial Mortgage Co., St. Louis, Mo.	340,918,277					4,535	0	0
243	Julian Toft & Downey, Inc., Chicago	340,000,000					56	1	0
244	Central Mortgage Bancshares, Inc., Springfield, Mo.	335,301,037	312,585,276	257	+ 13		9,638	41	141
245	Holland Mortgage & Investment Corp., Houston	329,217,378	373,430,906	243			6,838	148	49
246	BayBanks Mortgage Corp., Westwood, Mass.	326,630,900	302,263,000‡	261†	+ 14		4,608	15	260
247	First Mortgage Corp., Waco, Tex.	325,422,048	29,466,503				5,916	11	533
248	Mitchell Mortgage Co., The Woodlands, Tex.	312,000,000					7,270	48	57
249	Occidental Mortgage Corp., Covina, Calif.	311,411,929	331,291,710	251	+2		4,400	5	43
250	Greater Suburban Mortgage Group, Inc., Alameda, Calif.	296,295,435	309,953,487	258	+ 8		3,247	2	573
251	Mortgage Capital Group, Beverly Hills, Calif.	294,088,999	N.A.				1,025	7	12
252	E.S. Merriman & Sons, San Francisco	293,505,035	N.A.				151	12	0
253	Housing Corporation of Connecticut, Wethersfield	293,341,073	200,810,289	282	+ 29		4,791	14	86
254	Key Mortgage Services, Inc., Salt Lake City	285,000,000					5,630	33	68
255	Lowell, Smith & Evers, Inc., Van Nuys, Calif.	257,800,000	327,700,000	253			10,564	27	115
256	James Madison Mortgage Co., Fairfax, Va.	247,949,899	270,657,597	267	+ 11		3,242	10	277
257	Pioneer Mortgage Corp., Shreveport, La.	247,309,121	234,000,000	276	+ 19		7,555	35	134
258	BatteryMarch:Agrivest, Inc., Glastonbury, Conn. (b)	243,457,811	N.A.				902	1	0
259	Charter Mortgage & Investments, Inc., North Little Rock, Ark.	236,782,444					3,786	21	96
260	Olde Town Mortgage Co., Marietta, Ga.	234,408,423	249,350,900	272	+ 12		4,913	42	159
261	Associated Mortgage, Inc., Green Bay, Wis.	226,135,443	N.A.				3,833	35	16
262	Inland Mortgage Corp., Oak Brook, Ill.	225,341,000	169,099,000	294	+ 32		744	45	3
263	United Missouri Mortgage Co., Kansas City, Mo.	223,000,000	185,000,000	287	+ 24		4,706	35	70
264	Weichert Mortgage Co., Inc., Madison, N.J.	223,000,000					2,050	8	513
265	Singleton Mortgage Corp., Memphis, Tenn.	220,000,000	285,000,000	264			5,200	23	18
266	Tucker & Branham, Inc., Orlando, Fla.	216,841,429	163,605,435	299	+ 33		348	7	0
267	All Valley Mortgage Co., Concord, Calif.	200,115,058					3,143	4	N.A.
268	Crico Mortgage Co., Inc., Rockville, Md.	200,000,000					17	N.A.	N.A.
269	Capital Pacific Mortgage Co., Modesto, Calif.	199,698,896	202,439,888	281	+ 12		2,959	0	159
270	Keystone Mortgage Corp., Indianapolis	197,117,141					3,261	3	159
271	Trustee's Mortgage Servicing Corp., San Francisco	185,290,012	124,062,197	304	+ 33		25	3	0
272	First Sun Mortgage Corp., Columbia, S.C.	185,000,000					4,000	3	302
273	Mortgage Connection, Inc., Farmington Hills, Mich.	183,783,359	174,260,946	291	+ 18		2,944	N.A.	58
274	First Western Mortgage Corp., Tustin, Calif.	180,000,000	N.A.				153	0	0
275	Richards-Woodbury Mortgage Corp., Salt Lake City	172,000,000	174,475,500	290	+ 15		2,660	81	0
276	Western Cities Mortgage Corp., Tustin, Calif.	169,416,598					1,651	2	36
277	Holliday Mortgage Corp., Tulsa, Okla.	165,359,112	177,207,724	288	+ 11		114	16	0
278	Harry Mortgage Co., Oklahoma City	161,450,500	166,289,906	297	+ 19		4,269	54	0
279	Forest City Capital Corp., Cleveland	153,000,000					58	13	4
280	Springs Mortgage Corp., Fort Mill, S.C.	141,564,921					3,257	8	499
281	Integon Corp., Winston-Salem, N.C.	140,425,648					353	9	0
282	Mortgageamerica, Inc., Birmingham, Ala.	139,746,674	135,901,344	301	+ 19		2,369	18	139
283	Mutual Financial Services Corp., Oklahoma City	139,606,249					3,384	26	326
284	Beacon Mortgage Co., Dallas	130,000,000	130,000,000	302	+ 18		112	12	8
285	Heritage Corp., Miami	125,000,000	100,000,000	307	+ 22		3,000	40	0
286	Universal Mortgage Corp., Southfield, Mich.	122,368,853	126,000,000	303	+ 17		5,058	33	41
287	East Bay Mortgage Corp., Erie, Pa.	117,130,937					2,922	3	324
288	Mark Twain Mortgage Co., Clayton, Mo.	102,657,331					1,179	0	2

NOTE: Because of inadequate survey response, rankings from 289 to 300 not available.

Data Source: American Banker questionnaire to the top 400 mortgage companies in mortgage servicing. Of the 400, 293, or 73.3%, responded. **Description of table:** This table identifies the third 100 largest mortgage companies responding to the survey. Inadequate survey response— normal response rate is over 90%— did not allow American Banker to rank the top 300 companies this year. All companies with servicing of $100 million or more were ranked. **Dollar Volume of Mortgages Serviced:** permanent commercial and residential real estate mortgages serviced for investors. Excludes mortgages owned by the institution as well as forward commitments, home improvement loans and all temporary financing, such as construction and development loans. **Number of Mortgages Serviced** are the number of loans associated with the volume reported. **Number of Investors Excluding Pools:** includes depository institutions such as thrifts and banks, pension funds, insurance companies, etc. **Number of Pools:** The sum of GNMA pools, FNMA pools and FHLMC pools. **(a)—** Formerly MPACT Mortgage Bankers Corp. **(b)—** Formerly Agrivest, Inc. **(‡)—** Revised. **(†)—** Rank based on revised data. **N.A.—** Not available.

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Top 100 Finance Companies in the U.S.

By Size of Capital Funds Dec. 31, 1988 or Nearest Fiscal Year-End (In Thousands of Dollars)

Rank		Total Capital Funds 12/31/88	12/31/87	Rank 12/87	Gain in Rank	Equity Capital 12/31/88	Receivables Net 12/31/88	Total Assets 12/31/88	Net Income 1988	Deferred Income 12/31/88	Receivables Acquired 1988	Bank Credit 12/31/88
1	General Motors Acceptance Corp., Detroit	7,412,200	7,381,500	1		7,205,200	94,185,800	99,040,900	1,187,600	9,137,400	95,011,500	17,551,400
2	Chrysler Financial Corp., Southfield, Mich.	4,863,000	4,583,800	2		2,631,000	26,650,000	28,750,000	259,000	4,064,000	47,370,000	10,956,000
3	General Electric Capital Corp., Stamford, Conn. (i)	4,795,000	3,493,553	4	+1	4,610,000	35,925,000	47,766,000	617,000	4,739,000	35,119,000	13,070,000
4	Ford Motor Credit Co., Dearborn, Mich.	4,382,700	3,937,600	3		4,259,100	52,920,800	56,275,900	564,200	6,995,600	80,442,100	10,848,000
5	Sears Roebuck Acceptance Corp., Wilmington, Del.	2,527,249	2,382,520	5		2,527,249	12,081,177	12,084,831	144,728	345,473	1,633,145	6,542,700
6	Household Financial Corp., Prospect Heights, Ill.	2,209,800	2,051,000	6		1,263,700	10,365,000	14,112,200	207,600	N.A.	N.A.	3,046,000
7	Transamerica Finance Group, Inc., Los Angeles	2,166,177	1,630,994	8	+1	1,531,335	7,060,334	9,209,656	169,012	0	12,103,058	2,580,000
8	Associates Corp. of No. America, Dallas (a,b)	2,018,468	1,856,359	7		1,499,385	11,000,015	12,623,565	287,830	1,625,379	11,850,959	2,977,486
9	CIT Group Holdings, Inc., Livingston, N.J. (d,g)	1,608,805	1,581,076	9		1,312,333	9,052,218	9,337,188	120,299	1,550,769	15,620,557	1,666,250
10	ITT Financial Corp., St. Louis, Mo.	1,577,476	1,105,561	11	+1	1,013,232	7,457,204	8,998,765	138,917	895,996	8,591,407	2,995,645
11	Heller Financial, Inc., Chicago (m)	1,466,423	1,096,121	12	+1	862,624	5,472,038	5,660,169	73,196	138,475	0	2,622,500
12	American Express Credit Corp., Wilmington, Del.	1,103,000	1,001,000	14	+2	1,010,000	8,334,000	9,800,000	107,000	105,000	68,000,000	2,200,000
13	Beneficial Corp., Wilmington, Del.	948,300	935,300	15	+2	908,300	6,385,298	7,544,000	105,000	320,800	3,500,000	2,246,594
14	Barclays American Corp., Charlotte, N.C. (m)	938,953	896,515	16	+2	515,309	4,523,269	4,993,752	30,856	470,790	11,381,650	2,439,000
15	Avco Financial Services, Inc., Irvine, Calif.	912,544	852,001	17	+2	611,662	3,339,145	4,173,079	94,555	411,812	2,343,681	1,167,533
16	Commercial Credit Co., Baltimore (b)	912,500	766,200	19	+3	799,300	3,129,200	4,836,000	161,800	325,500	2,671,900	1,665,000
17	Westinghouse Credit Corp., Pittsburgh	870,889	1,093,222	13		861,456	6,262,247	7,143,078	134,428	544,382	5,355,600	2,954,000
18	J.C. Penney Funding Corp., Dallas (b)	854,000	776,000	18		843,000	1,986,000	2,106,000	48,000	0	0	900,000
19	John Deere Credit Co., Reno, Nev. (b)	847,163	679,379	23	+4	627,163	2,733,228	2,957,971	57,810	707,727	1,913,000	2,610,000
20	Security Pacific Financial Services, Inc., San Diego (e,g)	761,900	743,000	21	+1	761,900	6,097,000	6,470,000	73,100	0	142,200	0
21	IBM Credit Corp., Stamford, Conn. (i)	755,497	690,026	22	+1	755,497	5,933,522	7,406,605	130,471	858,055	2,528,084	600,000
22	Norwest Financial Services, Inc., Des Moines, Iowa (g)	685,759	572,244	25	+3	420,807	2,749,034	3,199,856	84,850	586,059	2,959,081	564,000
23	Philip Morris Credit Corp., New York (i)	653,800	489,600	27	+4	653,800	2,601,000	3,271,700	164,200	693,500	400,400	800,000
24	Xerox Credit Corp., Stamford, Conn. (i)	598,000	513,100	26	+2	598,000	3,395,500	4,190,800	104,900	797,500	2,298,700	2,350,000
25	Toyota Motor Credit Corp., Torrance, Calif.(b)	487,381	316,265	36	+11	487,381	3,219,590	3,488,741	26,116	672,809	2,844,319	775,000
26	Nissan Motor Acceptance Corp., Torrance, Calif.(b)	466,645	314,705	37	+11	466,645	2,446,307	2,492,997	37,906	7,713	N.A.	N.A.
27	Signal Capital Corp., Hampton, N.H.	437,234	397,274	30	+3	437,234	6,456	1,915,153	44,660	0	N.A.	850,000
28	PacifiCorp Financial Services, Inc., Portland, Ore.	431,182	323,544	35	+7	284,382	1,661,921	2,029,484	27,398	90,018	751,448	600,000
29	Commercial Alliance Corp., New York (g)	408,242	373,618	31	+2	198,242	1,671,510	1,806,635	N.A.	319,924	1,202,715	1,750,000
30	McDonnell Douglas Finance Corp., Long Beach, Calif. (i)	392,700	345,000	34	+4	249,000	2,497,700	2,653,300	52,600	25,800	820,500	377,600
31	Navistar Financial Corp., Schaumburg, Ill. (b)	379,700	467,659	28		288,800	1,566,600	1,761,600	32,300	145,600	2,534,100	1,270,000
32	Fleet Financial Corp., Providence, R.I. (g)	364,450	294,261	38	+6	207,850	1,586,449	1,686,741	45,289	174,837	1,082,402	25,000
33	Pitney Bowes Credit Corp., Norwalk, Conn.	349,127	292,774	39	+6	297,705	2,196,259	2,193,780	65,843	864,244	1,395,202	925,000
34	J.I. Case Credit Corp., Racine, Wis.	333,336	360,300	32		240,961	1,173,001	1,259,032	33,732	1,664	1,675	480,000
35	Equitable Lomas Leasing Corp., San Diego, Calif. (b,i)	324,198	302,562†	38†	+3	324,198	1,474,623	1,665,421	20,830	0	N.A.	N.A.
36	AmSave Credit Corp., New York (g)	313,721	226,091	41	+5	15,721	314,592	316,378	3,100	7,144	471,131	325,000
37	May Department Stores Credit Co., Reno, Nev. (b,c)	256,512	188,374	44	+7	203,052	611,208	613,932	14,678	0	1,809,680	0
38	Greyhound Financial Corp., Phoenix, Ariz.	238,776	225,722	42	+4	167,799	1,480,242	1,494,095	20,397	383,895	360,000	720,000
39	U S West Financial Services, Inc., Englewood, Colo. (i)	235,629	127,715	51	+12	235,629	2,111,238	2,257,743	22,664	600,223	588,033	500,000
40	AT&T Credit Corp., Morristown, N.J. (i)	230,677				230,677	1,878,692	2,140,898	29,838	417,977	1,979,205	0
41	Whirlpool Acceptance Corp., Benton Harbor, Mich.	211,040	196,697	43	+2	167,040	1,017,741	1,076,962	15,305	14,549	2,163,550	455,000
42	Sunoco Credit Corp., Wilmington, Del.	206,315				206,315	206,312	206,315	6,546	0	0	0
43	Paccar Financial Corp., Bellevue, Wash.	163,151	148,700	48	+5	163,151	1,207,122	1,237,900	14,432	0	1,694,309	220,000
44	Chemical Financial Services Corp., Cleveland (g)	154,983	123,412	53	+9	154,983	1,301,096	1,362,040	31,570	451,586	471,431	0
45	Foothill Group, Inc., Los Angeles	149,932	141,474	49	+4	59,169	471,269	606,438	13,456	36,367	255,991	285,000
46	Congress Financial Corp., New York (g)	137,826	125,839	52	+6	76,984	958,921	1,083,040	0	0	0	0
47	Advanta Corp., Horsham, Pa.	134,226	159,000	47		50,431	836,924	1,171,049	6,588	0	1,101,489	83,994
48	New England Merchants Leasing Corp., Boston (f,g)	132,480	108,528	56	+8	132,480	1,782,930	1,869,944	24,415	316,515	839,372	0
49	USA Financial Services, Inc., Peoria, Ill. (b,g)	130,604	140,236	50	+1	83,841	394,148	455,735	10,546	97,099	23,251	160,000
50	Mack Financial Corp., Allentown, Pa.	127,291	176,412	46		127,291	742,541	792,248	15,124	76,124	1,561,879	492,320
51	Concord Leasing, Inc., Norwalk, Conn. (l,m)	119,980	85,976	62	+11	69,980	1,108,277	1,158,457	5,004	154,829	574,100	0
52	First Manufactured Housing Cred, Glen Burnie, Md (g)	119,535	116,062	55	+3	21,185	249,441	251,599	953	644	160,799	156,000
53	Glenfed Financial Corp., Dallas (b,c,g)	117,600	117,600	54	+1	102,600	466,463	486,980	7,131	0	163,600	387,000
54	Unisys Finance Corp., Detroit (i)	110,977	73,676	66	+12	110,977	717,085	754,698	14,294	141,491	585,000	200,000
55	MNC Affiliates Group, Baltimore (g)	105,282	91,059	60	+5	105,282	1,266,652	1,486,705	16,801	233,403	803,630	0
56	Cessna Finance Corp., Wichita, Kan.	104,664	99,606	58	+2	104,664	344,168	351,910	5,049	0	279,008	16,000
57	Honeywell Finance, Inc., Minneapolis	103,837	101,635	57		103,837	184,712	184,927	2,202	0	908,526	650,000
58	Kentucky Finance Co., Inc., Lexington	101,556	89,018	61	+3	61,681	239,325	256,176	15,161	0	1,206	65,500
59	Fidelity Acceptance Corp., Minneapolis (b,g)	92,315	91,358	59		90,315	239,764	262,298	10,920	39,575	194,585	72,500
60	Oxford Finance Companies, Inc., Philadelphia	85,437	72,166	67	+7	43,437	379,319	405,568	7,682	423,864	532,015	185,500
61	Signal Finance Corp., Pittsburgh (g)	84,814	81,674	64	+3	24,398	293,285	316,447	5,340	28,007	170,536	0
62	Century Acceptance Corp., Kansas City, Mo. (b,c)	60,796	62,534	68	+6	27,746	90,527	95,708	1,317	17,942	1,075	36,000
63	First Union Commercial Corp., Charlotte, N.C. (g,l)	57,151				57,151	460,324	498,617	10,400	76,806	0	450,000
64	Crossland Credit Corp., Brooklyn, New York (g)	56,611	41,064	78	+14	56,611	100,303	103,787	15,437	16,750	75,722	0
65	Tokai Credit Corp., Los Angeles (m)	55,781	5,407	118	+53	55,781	1,625,057	1,644,252	N.A.	N.A.	N.A.	0
66	Mellon Financial Services Corp., Oak Brook, Ill. (g)	55,142	56,002	70	+4	55,142	548,624	570,120	4,150	145,698	28,000	0
67	Government Employees Financial Corp., Denver	55,065	57,811	69	+2	46,232	191,559	227,708	3,145	9,899	99,498	20,000
68	Fremont Financial Corp., Santa Monica, Calif.	53,422	50,320	72	+4	30,422	204,811	225,760	1,900	0	1,407,312	185,500
69	Mercury Finance Co., Northbrook, Ill. (g)	53,223	41,009	79	+10	32,223	238,888	252,885	13,128	46,636	0	200,000
70	Rosenthal & Rosenthal, Inc., New York	52,146	46,007	73	+3	27,046	237,043	252,739	N.A.	N.A.	1,381,868	120,500
71	Amoco Credit Corp., Chicago	45,541	54,434	71		45,541	296,077	306,721	21,107	0	1,035,273	700,000
72	AgriStor Credit Corp., Elm Grove, Wis. (l)	44,944	43,540	75	+3	44,944	143,822	208,384	1,182	36,573	N.A.	110,000
73	First Family Financial Services, Atlanta (g)	43,677	35,065	86	+13	43,677	303,458	315,162	9,659	105,608	369,497	0
74	Allied Finance Co., Dallas (b)	43,381	45,102	74		43,381	109,247	189,740	7,019	27,371	162,891	95,000
75	C&S Family Credit, Inc., Atlanta (g)	42,206	32,471	88	+13	42,306	245,980	258,489	11,336	19,693	143,891	0
76	Genesco Financial Corp., Nashville, Tenn.(b)	40,549	31,438	90	+14	31,549	40,635	40,754	286	0	0	0
77	Capitol Finance Group, Inc., Charlotte, N.C. (g)	40,283	38,767	82	+5	20,333	139,204	154,364	2,948	6,138	162,890	0
78	Horrigan American, Inc., Reading, Pa. (l)	39,326	35,771	85	+7	21,761	150,290	162,134	2,694	27,441	141,469	108,250
79	Personal Finance Co, Olympia Fields, Ill.(b)	38,964	35,850	84	+5	18,964	107,106	112,292	3,115	21,334	106,420	3,500
80	Provident Financial Corp., Columbia, S.C. (g)	36,931	34,848	87	+7	29,906	114,158	129,455	4,519	1,698	0	0
81	John Hancock Leasing Corp., Boston	34,782	38,910	81		34,782	286,474	314,040	2,469	73,076	178,997	0
82	1st Franklin Financial Corp., Toccoa, Ga.	32,473	29,182	91	+9	15,236	49,801	61,221	2,669	10,818	76,139	15,100
83	Community Credit Co., Edina, Minn.	31,310	22,127	96	+13	21,960	84,621	104,117	3,853	26,276	128,682	37,360
84	Eaton Credit Corp., Cleveland (l)	27,754	24,877	93	+9	27,754	118,709	124,614	2,595	17,448	150,591	100,000
85	Finance Factors, Inc., Honolulu	27,285				26,129	125,039	170,267	0	3,238	1,186	0
86	Security Finance Corp., Spartanburg, S.C.	26,801	22,755	95	+9	25,201	53,350	56,950	7,061	13,412	211,911	20,000
87	Landmark Fin'l Services, Inc., Silver Spring, Md. (g)	23,793	32,053	89	+2	23,793	183,090	247,433	4,256	40,435	171,458	0
88	Banc One Financial Services, Inc., Marion, Ind. (g)	23,317	20,683	97	+9	23,317	167,348	176,456	4,815	22,919	152,323	0
89	TranSouth Financial Corp., Florence, S.C. (g)	21,604	41,817	77		21,604	413,358	424,286	4,787	50,949	374,113	0
90	First Hawaiian Creditcorp, Inc., Honolulu (g)	19,504	18,105	100	+10	19,375	204,503	218,639	2,312	1,595	165,944	0
91	Tower Loan of Mississippi, Jackson	16,872	14,545	101	+10	16,872	27,904	46,202	3,452	0	4,688	27,000
92	MNC Consumer Discount Co., Pittsburgh	15,208	4,192	120	+28	15,208	156,893	170,750	1,993	N.A.	N.A.	N.A.
93	United Finance Co., Portland, Ore. (b)	14,314	12,064	104	+11	4,746	31,859	32,077	1,666	1,667	0	20,100
94	Deutsche Credit Corp., Deerfield, Ill. (m)	14,008	12,522	102	+8	14,008	602,661	617,756	1,485	28,911	204,504	0
95	National City Credit Corp., Cleveland (g)	13,556	19,000	99	+4	13,556	65,030	94,006	2,553	0	0	200,000
96	Coastfed Business Credit Corp., Los Angeles (g)	12,000	11,825	105	+9	12,000	120,714	121,875	2,292	1,896	14,997	0
97	Marine Midland Business Credit, Buffalo, N.Y. (m)	11,860	11,363	107	+10	6,885	49,663	54,262	139	645	6,841	54,975
98	Peoples Loan & Finance Corp., Marietta, Ga.	8,919	8,640	109	+11	8,919	25,671	28,877	780	2,838	25,579	22,000
99	Mechanics Finance Co., Jersey City, N.J.	8,785	8,224	110	+11	8,660	38,355	42,655	924	484	85,000	33,000
100	Signet Commercial Credit Corp., Richmond (g)	8,256	7,978	111	+11	8,256	21,451	29,017	237	0	1,365	0

Data Source: American Banker questionnaire sent to commercial and consumer finance companies and leasing companies. **Total Capital funds** consist of stockholders' equity and non-current (remaining maturity of one year or more) subordinated debt. Minority interest is excluded. **Equity capital** is the stockholders' equity portion of total capital funds. Stockholders' equity is the sum of capital plus surplus. **Receivables** include direct loans and paper purchased from manufacturers, wholesalers and retailers. **Receivables Net** exclude unearned income and loan loss reserves. **Net income** is income after taxes but before extraordinary items. **Deferred income** or unearned discounts, is the sum of prepaid interest on loans outstanding. **Receivables acquired** are gross receivables acquired during the year. **Bank credit** is bank credit lines available plus in use. Please note that many bank-related finance companies report zero for bank credit lines because they are funded by their parent company. **(a)**— On July 27, 1989, Paramount Communications Inc., New York, announced the signing of a definitive agreement to sell the company to Ford Motor Company. **(b)**— Year ending on date other than Dec. 31. **(c)**— Current year's figures are for a date different from preceding year. **(d)**— On Sept. 19, 1989, Daiichi Kangyo Bank Ltd., Tokyo, agreed to acquire a 60% stake in CIT Group and a 4.9% stake in CIT's parent, Manufacturers Hanover Corp. **(e)**— On Sept. 18, 1989, Citizens & Southern Corp. announced it is buying the company's factoring unit. **(f)**— The company's parent, Bank of New England Corp., announced that it will sell the company in the fourth quarter of this year to Bank of Tokyo. **(g)**— A subsidiary of a domestic commercial or saving bank organization. **(i)**— A leasing company. **(m)**— Foreign bank related. **(†)**— Revised since publication on Oct. 19, 1988. **( )**— Indicates a loss. **N.A.** — Not available.

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Bank-Related Finance Companies

With capital greater than $10 million (figures in thousands)

Rank 12/88		Total Capital Funds 12/31/88	12/31/87	Rank 12/87	Gain in Rank	Parent
	Domestic Commercial and Savings Bank-Related Companies					
9	CIT Group Holdings, Inc., Livingston, N.J. (a)	1,608,805	1,581,076	9		Manufacturers Hanover Corp., New York
20	Security Pacific Financial Services, Inc., San Diego, Calif. (g)	761,900	743,000	21	+1	Security Pacific Corp., Los Angeles
22	Norwest Financial Services, Inc., Des Moines, Iowa	685,759	572,244	25	+3	Norwest Corp., Minneapolis
29	Commercial Alliance Corp., New York	408,242	373,618	31	+2	First Interstate Bancorp, Los Angeles
32	Fleet Financial Corp., Providence, R.I.	364,450	294,261	38	+6	Fleet/Norstar Financial Group, Providence, R.I.
36	AmSave Credit Corp., New York	313,721	226,091	41	+56	American Savings Bank, White Plains, N.Y.
44	Chemical Financial Services Corp., Cleveland	154,983	123,412	53	+9	Chemical Banking Corp., New York
46	Congress Financial Corp., New York	137,826	125,839	52	+6	CoreStates Financial Corp., Philadelphia
48	New England Merchants Leasing Corp., Boston (d)	132,480	108,528	56	+8	Bank of New England Corp., Boston
49	USA Financial Services, Inc., Peoria, Ill.	130,604	140,236	50	+1	United Savings of America, Chicago
52	First Manufactured Housing Cred Cp., Glen Burnie, Md.	119,535	116,062	55	+3	First Maryland Bancorp., Baltimore
53	Glenfed Financial Corp., Dallas (b,c)	117,600	117,600	54	+1	Glendale Federal Bank, FSB, Calif.
55	MNC Affiliates Group, Baltimore	105,282	91,059	60	+5	MNC Financial, Inc., Baltimore
59	Fidelity Acceptance Corp., Minneapolis (b)	92,315	91,358	59		Society for Savings Bancorp, Inc., Hartford, Conn.
61	Signet Finance Corp., Pittsburgh	84,814	81,674	64	+3	CoreStates Financial Corp., Philadelphia
63	First Union Commercial Corp., Charlotte, N.C. (f)	57,151	0	0		First Union Corp., Charlotte, N.C.
64	Crossland Credit Corp., Brooklyn, New York	56,611	41,064	78	+14	Crossland Savings, FSB, Brooklyn, New York
66	Mellon Financial Services Corp., Oak Brook, Ill.	55,142	56,002	70	+4	Mellon Bank Corp., Pittsburgh
69	Mercury Finance Co., Northbrook, Ill. (e)	53,223	41,009	79	+10	First Illinois Corp., Evanston
73	First Family Financial Services, Atlanta	43,677	35,065	86	+13	Georgia Federal Bank FSB, Atlanta
75	C&S Family Credit, Inc., Atlanta	42,306	32,471	88	+13	Citizens & Southern Corp., Atlanta
77	Capitol Finance Group, Inc., Charlotte, N.C.	40,283	38,767	82	+5	First Union Corp., Charlotte, N.C.
80	Provident Financial Corp., Columbia, S.C.	36,931	34,848	87	+7	South Carolina National Corp., Columbia
87	Landmark Fin'l Services, Inc., Silver Spring, Md.	23,793	32,053	89	+2	MNC Financial, Inc., Baltimore
88	Banc One Financial Services, Inc., Marion, Ind.	23,317	20,683	97	+9	Banc One Corp., Columbus, Ohio
89	TranSouth Financial Corp., Florence, S.C.	21,604	41,817	77		First Nationwide Bank, FSB, San Francisco
90	First Hawaiian Creditcorp, Inc., Honolulu	19,504	18,105	100	+10	First Hawaiian, Inc., Honolulu
95	National City Credit Corp., Cleveland	13,556	19,000	99	+4	National City Corp., Cleveland
96	Coastfed Business Credit Corp., Los Angeles	12,000	11,825	105	+9	Coast Savings & Loan Assn., Los Angeles
	Foreign Bank-Related Companies					
11	Heller Financial, Inc., Chicago	1,466,423	1,096,121	12	+1	Fuji Bank, Ltd., Tokyo
14	Barclays American Corp., Charlotte, N.C.	938,953	896,515	16	+2	Barclays Bank Plc., London, U.K.
51	Concord Leasing, Inc., Norwalk, Conn. (f,l)	119,980	85,976	62	+11	Hongkong & Shanghai Banking Corp., Hong Kong
65	Tokai Credit Corp., Los Angeles	55,781	5,407	118	+53	Tokai Bank, Ltd., Nagoya, Japan
94	Deutsche Credit Corp., Deerfield, Ill.	14,008	12,522	102	+8	Deutsche Bank, Frankfurt, Germany
97	Marine Midland Business Credit, Buffalo, N.Y. (f)	11,860	11,363	107	+10	Hongkong & Shanghai Banking Corp., Hong Kong

(a)— On Sept. 19, 1989, Daiichi Kangyo Bank Ltd., Tokyo, agreed to acquire a 4.9% stake in Manufacturers Hanover Corp. and a 60% stake in CIT Group Holdings. The banks estimated the total purchase price at between $1.25 billion and $1.3 billion. **(b)**— Year ending on date other than Dec. 31. **(c)**— Current year's figures are for a date different from preceding year. **(d)**— Bank of New England Corp. announced that it will sell the company in the fourth quarter of this year to Bank of Tokyo. **(e)**— Spun off to shareholders in April 1989 and is no longer bank-related. **(f)**— A leasing company. **(f)**— Direct subsidiary of Marine Midland Banks, Inc., Buffalo, N.Y., which in turn is a subsidiary of Hongkong & Shanghai Banking Corp.

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Top Finance Companies in Net Income

50 highest earners during 1988 (dollar amounts in thousands)

Rank 12/88		Net Income 12/31/88	Net Income 12/31/87	% Chg.
1	General Motors Acceptance Corp., Detroit	1,187,600	1,453,200	-18.28
2	General Electric Capital Corp., Stamford, Conn. (f)	617,000	470,182	31.23
3	Ford Motor Credit Co., Dearborn, Mich.	564,200	678,800	-16.88
4	Associates Corp. of No. America, Dallas	287,830	236,063	21.93
5	Chrysler Financial Corp., Southfield, Mich.	259,000	225,800	14.70
6	Household Finance Corp., Prospect Heights, Ill.	207,600	174,600	18.90
7	Transamerica Finance Group, Inc., Los Angeles	169,012	83,548	102.29
8	Philip Morris Credit Corp., New York (f)	164,200	72,300	127.11
9	Commercial Credit Co., Baltimore	161,800	101,500	59.41
10	Sears Roebuck Acceptance Corp., Wilmington, Del.	144,728	113,372	27.66
11	ITT Financial Corp., St. Louis, Mo.	136,917	101,388	37.02
12	Westinghouse Credit Corp., Pittsburgh	134,428	115,203	16.69
13	IBM Credit Corp., Stamford, Conn. (f)	130,471	85,759	52.14
14	CIT Group Holdings, Inc., Livingston, N.J. (g)	120,299	40,071	200.21
15	American Express Credit Corp., Wilmington, Del.	107,000	88,000	21.59
16	Beneficial Corp., Wilmington, Del.	105,000	142,200	-26.16
17	Xerox Credit Corp., Stamford, Conn. (f)	104,900	84,900	23.56
18	Avco Financial Services, Inc., Irvine, Calif.	94,555	70,421	34.27
19	Norwest Financial Services, Inc., Des Moines, Iowa (g)	84,850	78,078	8.67
20	Heller Financial, Inc., Chicago (m)	73,196	25,137	191.19
21	Security Pacific Financial Services, Inc., San Diego	73,100	75,000	-2.53
22	Pitney Bowes Credit Corp., Norwalk, Conn.	65,843	56,425	16.69
23	John Deere Credit Co., Reno, Nev.	57,810	45,862	26.05
24	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	52,600	42,600	23.47
25	J.C. Penney Funding Corp., Dallas	48,000	32,008	49.96
26	Fleet Financial Corp., Providence, R.I. (g)	45,289	34,933	29.65
27	Signal Capital Corp., Hampton, N.H.	44,660	25,254	76.84
28	Nissan Motor Acceptance Corp., Torrance, Calif.	37,906	14,904	154.33
29	J.I. Case Credit Corp., Racine, Wis.	33,732	35,400	-4.71
30	Navistar Financial Corp., Schaumburg, Ill.	32,300	29,272	10.34
31	Chemical Financial Services Corp., Cleveland (g)	31,570	33,777	-6.53
32	AT&T Credit Corp., Morristown, N.J. (f)	29,838		
33	PacifiCorp Financial Services, Inc., Portland, Ore.	27,398	19,155	43.03
34	Toyota Motor Credit Corp., Torrance, Calif.	26,116	12,127	115.35
35	New England Merchants Leasing Corp., Boston (g)	24,415	20,141	21.22
36	U S West Financial Services, Inc., Englewood, Colo. (f)	22,664	18,020	25.77
37	Amoco Credit Corp., Chicago	21,107	24,231	-12.89
38	Equitable Lomas Leasing Corp., San Diego, Calif. (f)	20,830	25,604	-18.64
39	Greyhound Financial Corp., Phoenix, Ariz.	20,397	18,209	12.02
40	MNC Affiliates Group, Baltimore (g)	16,801	12,464	34.80
41	Crossland Credit Corp., Brooklyn, New York (g)	15,437	7,390	108.89
42	Whirlpool Acceptance Corp., Benton Harbor, Mich.	15,305	13,475	13.58
43	Kentucky Finance Co., Inc., Lexington	15,161	12,724	19.15
44	Mack Financial Corp., Allentown, Pa.	15,124	15,508	-2.48
45	May Department Stores Credit Co., Reno, Nev.	14,678	17,158	-14.45
46	Paccar Financial Corp., Bellevue, Wash.	14,432	13,932	3.59
47	Unisys Finance Corp., Detroit (f)	14,294	10,917	30.93
48	Foothill Group, Inc., Los Angeles	13,456	7,772	73.13
49	Mercury Finance Co., Northbrook, Ill. (g)	13,128	8,039	63.30
50	C&S Family Credit, Inc., Atlanta (g)	11,306	7,260	56.14

Net Income is income after taxes but before extraordinary items. **(g)**— A subsidiary of a domestic commercial or saving bank organization. **(f)**— A leasing company. **(nn)**— Owned by a foreign banking organization. **( )**— Indicates a net loss for the year. N.A.— Not available. **Note:** The 1988 net income for some companies may not be comparable with their 1987 figure because of changes in accounting principles. Last year some companies adopted the method of accounting for income taxes prescribed by SFAS No. 96, which requires a company to change from a deferred method of accounting and reporting for income taxes to an asset and liability approach by 1990.

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Top Finance Companies in Assets

50 largest firms at yearend 1988 (dollar amounts in thousands)

Rank 12/88		Total Assets 12/31/88	Total Assets 12/31/87	% Chg.
1	General Motors Acceptance Corp., Detroit	99,040,900	98,527,000	0.52
2	Ford Motor Credit Co., Dearborn, Mich.	56,275,900	51,241,300	9.83
3	General Electric Capital Corp., Stamford, Conn. (f)	47,766,000	36,643,740	30.35
4	Chrysler Financial Corp., Southfield, Mich.	28,750,000	25,277,000	13.74
5	Household Financial Corp., Prospect Heights, Ill.	14,112,200	11,771,700	19.88
6	Associates Corp. of No. America, Dallas	12,623,565	10,571,612	19.41
7	Sears Roebuck Acceptance Corp., Wilmington, Del.	12,084,831	11,683,129	3.44
8	American Express Credit Corp., Wilmington, Del.	9,800,000	7,907,000	23.94
9	CIT Group Holdings, Inc., Livingston, N.J. (g)	9,337,188	9,435,018	-1.04
10	Transamerica Finance Group, Inc., Los Angeles	9,209,656	6,897,731	33.52
11	ITT Financial Corp., St. Louis, Mo.	8,998,765	7,539,878	19.35
12	Beneficial Corp., Wilmington, Del.	7,544,000	6,929,200	8.87
13	IBM Credit Corp., Stamford, Conn. (f)	7,406,605	6,449,027	14.85
14	Westinghouse Credit Corp., Pittsburgh	7,143,078	6,254,160	14.21
15	Security Pacific Financial Services, Inc., San Diego (g)	6,470,000	6,044,000	7.05
16	Heller Financial, Inc., Chicago (m)	5,660,169	4,786,033	18.26
17	Barclays American Corp., Charlotte, N.C. (nn)	4,963,752	4,330,024	15.33
18	Commercial Credit Co., Baltimore	4,836,000	4,306,400	12.30
19	Xerox Credit Corp., Stamford, Conn. (f)	4,190,800	3,307,900	26.69
20	Avco Financial Services, Inc., Irvine, Calif.	4,173,079	3,883,009	7.47
21	Toyota Motor Credit Corp., Torrance, Calif.	3,488,741	2,149,031	62.34
22	Philip Morris Credit Corp., New York (f)	3,271,700	2,743,500	19.25
23	Norwest Financial Services, Inc., Des Moines, Iowa (g)	3,199,856	2,710,037	18.07
24	John Deere Credit Co., Reno, Nev.	2,957,971	2,876,582	2.83
25	McDonnell Douglas Finance Corp., Long Beach, Calif. (f)	2,653,300	2,224,800	19.26
26	Nissan Motor Acceptance Corp., Torrance, Calif.	2,492,997	1,527,608	63.20
27	U S West Financial Services, Inc., Englewood, Colo. (f)	2,257,743	1,366,800	65.31
28	Pitney Bowes Credit Corp., Norwalk, Conn.	2,193,780	1,750,588	25.32
29	AT&T Credit Corp., Morristown, N.J. (f)	2,140,898		
30	J.C. Penney Funding Corp., Dallas	2,106,000	1,855,000	13.53
31	PacifiCorp Financial Services, Inc., Portland, Ore.	2,029,484	1,432,249	41.70
32	Signal Capital Corp., Hampton, N.H.	1,915,153	1,679,454	14.03
33	New England Merchants Leasing Corp., Boston (g)	1,869,944	1,561,381	19.76
34	Commercial Alliance Corp., New York (g)	1,806,635	1,481,052	21.98
35	Navistar Financial Corp., Schaumburg, Ill.	1,761,600	1,662,985	5.93
36	Fleet Financial Corp., Providence, R.I. (g)	1,686,741	1,363,906	23.67
37	Equitable Lomas Leasing Corp., San Diego, Calif. (f)	1,665,421	1,493,159	11.54
38	Tokai Credit Corp., Los Angeles (m)	1,644,252	981,115	67.59
39	Greyhound Financial Corp., Phoenix, Ariz.	1,494,095	1,462,920	2.13
40	MNC Affiliates Group, Baltimore (g)	1,486,705	1,027,952	44.63
41	Samwa Business Credit Corp., Chicago (m)	1,460,193	N.A.	
42	Chemical Financial Services Corp., Cleveland (g)	1,362,040	1,527,095	-10.81
43	J.I. Case Credit Corp., Racine, Wis.	1,259,032	1,413,900	-10.95
44	Paccar Financial Corp., Bellevue, Wash.	1,237,900	1,044,294	18.54
45	Advanta Corp., Horsham, Pa.	1,171,049	1,285,000	-8.87
46	Concord Leasing, Inc., Norwalk, Conn. (l,m)	1,158,457	997,647	16.12
47	Congress Financial Corp., New York (g)	1,083,040	964,644	12.27
48	Whirlpool Acceptance Corp., Benton Harbor, Mich.	1,076,962	914,774	17.73
49	Mack Financial Corp., Allentown, Pa.	792,248	641,841	23.43
50	Unisys Finance Corp., Detroit (f)	754,699	503,639	49.86

(g)— A subsidiary of a domestic commercial or saving bank organization. **(f)**— A leasing company. **(nn)**— Owned by a foreign banking organization.

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Largest Captive Finance Companies

Ranked by total capital funds as of Dec. 31, 1988 or nearest fiscal year-end (dollar figures in thousands)

Rank 12/88		Capital Funds 12/31/88	Capital Funds 12/31/87	Rank 12/87	Gain in Rank
1	General Motors Acceptance Corp., Detroit	7,412,200	7,381,500	1	
2	Chrysler Financial Corp., Southfield, Mich.	4,863,000	4,583,800	2	
3	Ford Motor Credit Co., Dearborn, Mich.	4,382,700	3,937,600	3	
4	Sears Roebuck Acceptance Corp., Wilmington, Del.	2,527,249	2,382,520	4	
5	American Express Credit Corp., Wilmington, Del.	1,103,000	1,001,000	5	
6	J.C. Penney Funding Corp., Dallas (b)	854,000	776,000	6	
7	John Deere Credit Co., Reno, Nev. (b)	847,163	679,379	9	+ 2
8	IBM Credit Corp., Stamford, Conn. (i)	755,497	690,026	8	
9	Xerox Credit Corp., Stamford, Conn. (i)	598,000	513,100	10	+ 1
10	Toyota Motor Credit Corp., Torrance, Calif. (b)	487,381	316,265	14	+ 4
11	Nissan Motor Acceptance Corp., Torrance, Calif. (b)	466,645	314,705	15	+ 4
12	Navistar Financial Corp., Schaumburg, Ill. (b)	379,700	467,659	11	
13	J.I. Case Credit Corp., Racine, Wis.	333,336	360,300	13	
14	May Department Stores Credit Co., Reno, Nev. (b,c)	256,512	188,374	17	+ 3
15	AT&T Credit Corp., Morristown, N.J. (i)	230,677			
16	Sunoco Credit Corp., Wilmington, Del.	206,315			
17	Paccar Financial Corp., Bellevue, Wash.	163,151	148,700	19	+ 2
18	Mack Financial Corp., Allentown, Pa.	127,291	176,412	18	
19	Unisys Finance Corp., Detroit (i)	110,977	73,676	24	+ 5
20	Cessna Finance Corp., Wichita, Kan.	104,664	99,606	21	+ 1
21	Honeywell Finance, Inc., Minneapolis	103,837	101,635	20	
22	Amoco Credit Corp., Chicago	45,541	54,434	25	+ 3
23	AgriStor Credit Corp., Elm Grove, Wis. (i)	44,944	43,540	26	+ 3
24	Genesco Financial Corp., Nashville, Tenn.(b)	40,549	31,438	29	+ 5

Captive finance companies are those whose main function consists of financing sales of their parent's product or services **(b)**— Year ending on date other than Dec. 31 **(c)**— Current year's figures are for a date different from preceding year **(i)**— A leasing company

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Looking Back: The Top Finance Companies

Ranked by Capital Funds (thousands of dollars)

	10 Years Ago: December 31, 1978	
1	General Motors Acceptance Corp., New York	$3,680,447
2	Ford Motor Credit Co., Dearborn, Mich.	2,297,400
3	Household Finance Corp., Chicago	1,347,978
4	C.I.T. Financial Corp., New York	1,215,157
5	Sears Roebuck Acceptance Corp., Wilmington, Del.	1,118,032
6	General Electric Credit Corp., New York	1,002,144
7	Beneficial Corp., Wilmington, Del.	986,538
8	Commercial Credit Co., Baltimore	925,546
9	Chrysler Financial Corp., Troy, Mich.	902,202
10	Avco Financial Services, Inc., Newport Beach, Cal.	865,800
11	Associates Corp. of North America, New York	742,106
12	Montgomery Ward Credit Corp., Wilmington, Del.	662,957
13	International Harvester Credit Corp., Chicago	624,476
14	Walter E. Heller International Corp., Chicago	527,234
15	ITT Financial Corp., St. Louis, Mo.	404,547
	20 Years Ago: December 31, 1968	
1	General Motors Acceptance Corp., New York	$1,215,218
2	C.I.T. Financial Corp., New York	746,627
3	Commercial Credit Co., Baltimore	600,733
4	Household Finance Corp., Chicago	534,794
5	Beneficial Finance Co., Wilmington, Del.	506,027
6	Associates Investment Co., South Bend, Ind.	379,044
7	Ford Motor Credit Co., Dearborn, Mich.	368,851
8	Chrysler Financial Corp., Detroit	337,373
9	Sears Roebuck Acceptance Corp., Wilmington, Del.	309,977
10	General Electric Credit Corp., New York	251,895
11	Walter E. Heller & Co., Chicago	199,099
12	Transamerica Financial Corp., Los Angeles	190,629
13	General Acceptance Corp., Allentown, Pa.	186,974
14	Montgomery Ward Credit Corp., Wilmington, Del.	157,170
15	American Investment Co., St. Louis, Mo.	154,530
	30 Years Ago: December 31, 1958	
1	General Motors Acceptance Corp., New York	$674,855
2	C.I.T. Financial Corp., New York	509,518
3	Commercial Credit Co., Baltimore	352,399
4	Associates Investment Co., South Bend, Ind.	219,852
5	Household Finance Corp., Chicago	176,161
6	Beneficial Finance Co., Wilmington, Del.	146,826
7	Pacific Finance Corp. of California, Los Angeles	106,218
8	Seaboard Finance Co., Los Angeles	98,944
9	General Electric Credit Corp., New York	97,660
10	American Investment Co. of Illinois, St. Louis, Mo.	84,088
11	International Harvester Credit Corp., Chicago	82,012
12	Sears Roebuck Acceptance Corp., Wilmington, Del.	77,087
13	Fruehauf Trailer Finance Co., Detroit	56,969
14	Walter E. Heller & Co., Chicago	48,060
15	General Finance Corp., Evanston, Ill.	45,917

Top Independent or Affiliated Finance Companies

Ranked by total capital funds as of Dec. 31, 1988 or nearest fiscal yearend (dollar figures in thousands)

Rank 12/88		Capital Funds 12/31/88	Capital Funds 12/31/87	Rank 12/87	Gain in Rank
1	General Electric Capital Corp., Stamford, Conn. (i)	4,795,000	3,493,553	1	
2	Household Financial Corp., Prospect Heights, Ill.	2,209,800	2,051,000	2	
3	Transamerica Finance Group, Inc., Los Angeles	2,166,177	1,630,994	4	+ 1
4	Associates Corp. of No. America, Dallas(b)	2,018,468	1,856,359	3	
5	CIT Group Holdings, Inc., Livingston, N.J. (g)	1,609,805	1,581,076	5	
6	ITT Financial Corp., St. Louis, Mo.	1,577,476	1,105,561	7	+1
7	Heller Financial, Inc., Chicago (m)	1,466,423	1,096,121	8	+1
8	Beneficial Corp., Wilmington, Del.	948,300	935,300	10	+ 2
9	Barclays American Corp., Charlotte, N.C. (m)	909,953	896,515	11	+ 2
10	Avco Financial Services, Inc., Irvine, Calif.	912,544	852,001	12	+ 2
11	Commercial Credit Co., Baltimore (b)	912,500	766,200	13	+ 2
12	Westinghouse Credit Corp., Pittsburgh	870,889	1,093,222	9	
13	Security Pacific Fin'l Services, Inc., San Diego (g)	761,900	743,000	14	+1
14	Norwest Fin'l Services, Inc., Des Moines, Iowa (g)	685,759	572,244	16	+ 2
15	Philip Morris Credit Corp., New York (i)	653,800	489,600	17	+2
16	Signal Capital Corp., Hampton, N.H.	437,234	397,274	18	+ 2
17	PacifiCorp Financial Services, Inc., Portland, Ore.	431,182	323,544	22	+ 5
18	Commercial Alliance Corp., New York (g)	408,242	373,618	19	+ 1
19	McDonnell Douglas Fin. Cp., Long Beach, Calif. (i)	392,700	345,000	21	+ 2
20	Fleet Financial Corp., Providence, R.I. (g)	364,450	294,261	23	+ 3
21	Pitney Bowes Credit Corp., Norwalk, Conn.	349,127	292,774	24	+ 3
22	Equitable Lomas Leasing Cp., San Diego, Calif (b,i)	324,198	302,562†	23†	+ 1
23	AmSave Credit Corp., New York (g)	313,721	226,091	25	+ 2
24	Greyhound Financial Corp., Phoenix, Ariz.	238,776	225,722	26	+ 2
25	U S West Fin'l Services, Inc., Englewood, Colo. (i)	235,629	127,715	32	+ 7
26	Whirlpool Acceptance Corp., Benton Harbor, Mich.	211,040	196,697	27	+ 1
27	Chemical Financial Services Corp., Cleveland (g)	154,983	123,412	34	+ 7
28	Foothill Group, Inc., Los Angeles	149,932	141,474	30	+ 2
29	Congress Financial Corp., New York (g)	137,826	125,839	33	+ 4
30	Advanta Corp., Horsham, Pa.	134,226	159,000	29	
31	New England Merchants Leasing Corp., Boston (g)	132,480	108,528	37	+ 6
32	USA Financial Services, Inc., Peoria, Ill. (b,g)	130,604	140,236	31	
33	Concord Leasing, Inc., Norwalk, Conn. (i,m)	119,980	85,976	41	+ 8
34	First Manufac. Hous. Cred Cp., Glen Burnie, Md (g)	119,535	116,062	36	+ 2
35	Glenfed Financial Corp., Dallas (b,c,g)	117,600	117,600	35	
36	MNC Affiliates Group, Baltimore (g)	105,282	91,059	39	+ 3
37	Kentucky Finance Co., Inc., Lexington	101,556	89,018	40	+ 3
38	Fidelity Acceptance Corp., Minneapolis (b,g)	92,315	91,356	38	
39	Oxford Finance Companies, Inc., Philadelphia	85,437	72,166	43	+ 4
40	Signal Finance Corp., Pittsburgh (g)	84,814	81,674	42	+ 2
41	Century Acceptance Corp., Kansas City, Mo. (b,c)	60,796	62,534	44	+ 3
42	First Union Commercial Corp., Charlotte, N.C. (g,i)	57,151			
43	Crossland Credit Corp., Brooklyn, New York (g)	56,611	41,064	52	+ 9
44	Tokai Credit Corp., Los Angeles (m)	55,781	5,407	87	+43
45	Mellon Financial Services Corp., Oak Brook, Ill. (g)	55,142	56,002	46	+ 1
46	Government Employees Financial Corp., Denver	55,065	57,811	45	
47	Fremont Financial Corp., Santa Monica, Calif.	53,422	50,320	47	
48	Mercury Finance Co., Northbrook, Ill. (g)	53,223	41,009	53	+ 5
49	Rosenthal & Rosenthal, Inc., New York	52,146	46,007	48	
50	First Family Financial Services, Atlanta (g)	43,677	35,065	58	+ 8
51	Allied Finance Co., Dallas (b)	43,381	45,102	49	
52	C&S Family Credit, Inc., Atlanta (g)	42,306	32,471	60	+ 8
53	Capitol Finance Group, Inc., Charlotte, N.C. (g)	40,283	38,767	55	+ 2
54	Horrigan American, Inc., Reading, Pa. (i)	39,326	35,771	57	+ 3
55	Personal Finance Co, Olympia Fields, Ill.(b)	38,964	35,850	56	+ 1
56	Provident Financial Corp., Columbia, S.C. (g)	36,931	34,848	59	+ 3
57	John Hancock Leasing Corp., Boston	34,782	36,910	54	
58	1st Franklin Financial Corp., Toccoa, Ga.	32,473	29,182	62	+ 4
59	Community Credit Co., Edina, Minn.	31,310	22,127	66	+ 7
60	Eaton Credit Corp., Cleveland (i)	27,754	24,877	64	+ 4
61	Finance Factors, Inc., Honolulu	27,285			
62	Security Finance Corp., Spartanburg, S.C.	26,801	22,755	65	+ 3
63	Landmark Fin'l Services, Inc., Silver Spring, Md. (g)	23,793	32,053	61	
64	Banc One Financial Services, Inc., Marion, Ind. (g)	23,317	20,683	67	+ 3
65	TranSouth Financial Corp., Florence, S.C. (g)	21,604	41,817	51	
66	First Hawaiian Creditcorp, Inc., Honolulu (g)	19,504	18,105	70	+ 4
67	Tower Loan of Mississippi, Jackson	16,872	14,545	71	+ 4
68	MNC Consumer Discount Co., Pittsburgh	15,208	4,192	89	+21
69	United Finance Co., Portland, Ore. (b)	14,314	12,064	74	+ 5
70	Deutsche Credit Corp., Deerfield, Ill. (m)	14,008	12,522	72	+ 2
71	National City Credit Corp., Cleveland (g)	13,556	19,000	69	
72	Coastfed Business Credit Corp., Los Angeles (g)	12,000	11,825	75	+ 3
73	Marine Midland Business Credit, Buffalo, N.Y. (m)	11,860	11,363	76	+ 3
74	Peoples Loan & Finance Corp., Marietta, Ga.	8,919	8,640	78	+ 4
75	Mechanics Finance Co., Jersey City, N.J.	8,785	8,224	79	+ 4
76	Signet Commercial Credit Corp., Richmond (g)	8,256	7,978	80	+ 4
77	Allstate Financial Corp., Arlington, Va.	7,971			
78	AmSouth Financial Corp., Birmingham, Ala. (g,i)	7,564	5,772	86	+ 8
79	Gulfco Finance Co., Marksville, La.	6,739	7,052	82	+ 3
80	Pioneer Financial Services, Inc., Kansas City, Mo. (b)	6,570	6,141	85	+ 5
81	Bank South Leasing, Inc., Atlanta (g,i)	6,213	5,281	88	+ 7
82	Republic Finance, Inc., Baton Rouge, La.	5,778	3,844	91	+ 9
83	Western Funding, Inc., Garden Grove, Calif.	5,559			
84	Bancorp Finance of Hawaii, Inc., Honolulu (g)	5,426	7,559	81	
85	Finance Company of America, Baltimore	4,304	3,962	90	+ 5
86	Bank South Home Equity, Inc., Atlanta (g)	2,730	2,579	92	+ 6
87	Zenith Financial Corp., Great Neck, N.Y.	2,038	1,515	93	+ 6

Independent companies are not owned by other companies **Affiliated companies** are subsidiaries of other companies but are not captives **(b)**— Year ending on date other than Dec. 31 **(c)**— Current year's figures are for a date different from preceding year **(g)**— A subsidiary of a domestic commercial or saving bank organization **(m)**— Owned by a foreign commercial banking organization **(†)**— Revised since publication on Oct. 19, 1988 **N.A.**— Not available

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Summary Statistics: Top 100 Finance Companies

(Dollar amounts in billions)

	No. of Firms 1988	No. of Firms 1987	Total Capital Funds 1988	Total Capital Funds 1987	% Chg.	Capital and Surplus 1988	Capital and Surplus 1987	% Chg.	Subordinated Debt 1988	Subordinated Debt 1987	% Chg.
Top 100 firms	100	100	$55.5	$53.2	+4.3%	$45.6	$42.2	+8.1%	$10.0	$11.0	—9.1%
Captive firms[1]	24	30	26.4	26.0	+1.5%	23.3	22.5	+3.6%	3.1	3.5	—11.4%
Independent/affiliated firms[2]	76	70	29.1	27.2	+7.0%	22.2	19.7	+12.7%	6.8	7.5	—9.3%
Bank-related firms[3]	36	29	8.3	6.8	+22.1%	5.7	4.5	+26.7%	2.6	2.3	+13.0%
Leasing firms in the Top 100[4]	15	15	8.7	6.4	+35.9%	8.3	6.1	+36.1%	0.4	0.3	+33.3%

([1])— Firms whose main activity consists of financing sales of their parent firm's product or services. ([2])— Independent firms are not owned by another company. Affiliated firms are subsidiaries of other companies, but are not captive. ([3])— Bank-related firms are components of independent and affiliated companies. ([4])— Leasing firms are included in the totals for captive companies, independent and affiliated companies, and domestic and foreign bank-related companies above.

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Finance Company Receivables

A breakdown of receivables by type, as of Dec. 31, 1988 or nearest fiscal yearend (dollar amounts in thousands)

Consumer — Retail and Real Estate

1	General Motors Acceptance Corp., Detroit	60,533,200
2	Ford Motor Credit Co., Dearborn, Mich.	40,058,800
3	Chrysler Financial Corp., Southfield, Mich.	15,526,000
4	Sears Roebuck Acceptance Corp., Wilmington, Del.	12,081,177
5	General Electric Capital Corp., Stamford, Conn. (i)	11,185,000
6	American Express Credit Corp., Wilmington, Del.	8,334,000
7	Household Financial Corp., Prospect Heights, Ill.	7,430,900
8	Beneficial Corp., Wilmington, Del.	6,274,074
9	Associates Corp. of No. America, Dallas	6,017,589
10	ITT Financial Corp., St. Louis, Mo.	3,969,790

Commercial — Industrial

1	General Motors Acceptance Corp., Detroit	27,465,300
2	Ford Motor Credit Co., Dearborn, Mich.	11,646,300
3	Chrysler Financial Corp., Southfield, Mich.	9,216,000
4	CIT Group Holdings, Inc., Livingston, N.J. (g)	6,951,282
5	General Electric Capital Corp., Stamford, Conn. (i)	5,723,000
6	Westinghouse Credit Corp., Pittsburgh	5,264,365
7	Heller Financial, Inc., Chicago (m)	5,017,090
8	Transamerica Finance Group, Inc., Los Angeles	4,523,556
9	Associates Corp. of No. America, Dallas	4,333,176
10	ITT Financial Corp., St. Louis, Mo.	3,497,414

Industrial and Equipment Leasing — Nonbank

1	General Electric Capital Corp., Stamford, Conn. (i)	19,017,000
2	General Motors Acceptance Corp., Detroit	6,187,300
3	Xerox Credit Corp., Stamford, Conn. (i)	3,395,500
4	Pitney Bowes Credit Corp., Norwalk, Conn.	2,196,259
5	McDonnell Douglas Finance Corp., Long Beach, Calif. (i)	1,962,400
6	Chrysler Financial Corp., Southfield, Mich.	1,908,000
7	AT&T Credit Corp., Morristown, N.J. (i)	1,534,446
8	Philip Morris Credit Corp., New York (i)	1,479,900
9	Ford Motor Credit Co., Dearborn, Mich.	1,215,700
10	U S West Financial Services, Inc., Englewood, Colo. (i)	1,156,843

Industrial and Equipment Leasing — Bank-Related

1	Citicorp, New York	5,070,000
2	Marine Midland Banks, Inc., Buffalo, N.Y.	3,416,456
3	Security Pacific Corp., Los Angeles	3,392,000
4	Chase Manhattan Corp., New York	2,369,451
5	Manufacturers Hanover Corp., New York	2,194,000
6	Bank of New England Corp., Boston (n)	1,817,488
7	Wells Fargo & Co., San Francisco	1,374,228
8	Chemical Banking Corp., New York	1,316,000
9	Fleet/Norstar Financial Grp., Providence, R.I.	1,287,984
10	First Interstate Bancorp., Los Angeles	1,192,577

Factoring Volume

1	CIT Group Holdings, Inc., Livingston, N.J. (g)	7,469,640
2	Heller Financial, Inc., Chicago (m)	4,544,508
3	Irving Commercial Corp., New York (g,o)	4,500,000†
4	Citizens & Southern Commercial Corp., Atlanta (g,p)	4,370,000†
5	Congress Financial Corp., New York (g)	3,750,000
6	BancBoston Financial, New York (g)	3,698,000†
7	Republic Factors Corp., New York (g)	3,350,000†
8	Barclays American Corp., Charlotte, N.C. (m)	2,908,976
9	BT Factors, New York (g,q)	2,500,000†
10	Trust Company Bank, Atlanta (g)	2,452,000†

Data Sources: *American Banker* finance company survey questionnaire, whenever possible. However, the data for "Industrial and Equipment Leasing — Bank-Related" were extracted by *American Banker* from data provided by Sheshunoff Information Services Inc., Austin, Tex., from its data base of bank holding companies reporting to the Federal Reserve Board on Form Y-9. Also, factoring data from the *Daily News Record*— a textile trade newspaper based in New York— were used for factoring firms not responding to this year's survey. **Please note:** the consumer, commercial, and non-bank related lists shown above may be incomplete because break downs for several of the large firms were not available. **Net receivables** are broken down into three operational types: consumer retail and real estate, which includes home equity loans; commercial, industrial and industrial and equipment leasing. Industrial and equipment leasing are broken down into two groups— nonbank and bank related. Data for bank-related leasing firms are not available. Therefore, total leasing receivables at the bank and all its subsidiaries are reported. These are the data from ADP Data Services Division. Factoring receivables or "volume" are reported gross. For some companies it is not possible to net out unearned discount and loan loss reserves by type. For these companies, therefore, the sum of the net receivables shown above may exceed total net receivables reported in the "Top 100 Finance Companies" listing. Complete definitions of these four operational categories appear in a story accompanying the tables. ([g])— A subsidiary of a domestic commercial or savings banking organization. ([i])— A leasing company. ([m])— Owned by a foreign commercial banking organization. ([n])— The company announced that it will sell its leasing company in the fourth quarter of this year to Bank of Tokyo. ([o])— Acquired the factoring volume of MCNB Financial Services and Stavenburg Corp. in 1988. ([p])— On Sept. 18, 1989, the company announced that it was buying Security Pacific Corp.'s factoring unit. The 1988 factoring volume of Security Pacific Financial Services, Inc., San Diego, Calif. was $1.389 billion. ([q])— A division of Bankers Trust Co. ([†])— Factoring data are from the Feb. 15, 1989, *Daily News Record*.

Descriptions and Definitions

By L. MICHAEL CACACE

The *American Banker's* 39th annual survey of the finance industry is presented in seven tables:

- The main listing consists of the 100 largest firms in order of their total capital funds as of Dec. 31, 1988. Total capital funds for 1987 are also shown, along with the 1987 capital funds rank and gain in rank. The other yearend 1988 data shown in this table are capital and surplus; net receivables; total assets; net income; deferred income; gross receivables acquired; and bank credit lines available plus those in use.
- *American Banker* also lists the top 50 finance companies in total assets. The companies are listed in order of their yearend 1988 assets. Also shown is the Dec. 31, 1987, total asset figure and the percentage change in assets from 1987 to 1988.
- *American Banker* lists the top 50 finance companies in net income. The companies are listed in order of their 1988 net income. Also shown is the 1987 net income and the percentage change in net income from 1987 to 1988.
- Another table lists the captive finance companies in the survey in order of total capital funds. **Captive companies** are those whose main function consists of financing sales of their parent firm's product or services. This year there are 24 such companies in the listing.
- A separate table lists the top independent or affiliated finance companies in the survey in order of their capital funds. **Independent companies** are not owned by other companies. **Affiliated companies** are subsidiaries of other companies but are not captives. This year there are 87 such companies in the listing.
- There is a listing of domestic commercial and savings bank-related finance companies and of foreign bank-related finance companies with capital funds of $10 million or more. Included in this table is the name of the parent banking company. By definition, bank-related companies are affiliated companies and appear on the listing of independent and affiliated companies.
- Another table breaks down the receivables outstanding at a finance company into four types: consumer, commercial, leasing and factoring. The top 10 firms in each category are identified. In this case of leasing companies there are two lists: the 10 largest nonbank-related companies and the 10 largest bank-related companies. Consumer, commercial, and leasing receivables are reported net of loan losses and earned income, wherever possible, and are for Dec. 31, 1987. The factoring receivables are reported gross and represent the volume of business for the entire year 1987. Complete definitions are listed below.

The definitions used by *American Banker* for the listings described above are listed below.

Total capital funds is the sum of stockholders' equity and noncurrent subordinated debt. Stockholders' equity is the sum of capital plus surplus. Noncurrent subordinated debt is subordinated debt with a remaining maturity of more than one year.

Receivables include direct loans and paper purchased from manufacturers, wholesalers, and retailers. **Gross receivables** include unearned income and reserves for loan losses, while **net receivables** exclude unearned income and loan-loss reserves.

Net income is income for the entire year after taxes but before extraordinary items.

Deferred income is another term for **unearned discounts.** It is the sum of prepaid interest on loans outstanding.

Bank credit lines are the sum of bank credit available plus in use. For bank-related finance companies, the bank credit line is often reported to *American Banker* as zero or not applicable, since these companies are usually funded by their parent. We report zero in this category for all bank-related companies reporting "not applicable".

Consumer-retail and real estate receivables are those obtained through the financing of the consumer through direct cash loans or through the purchase of installment sales paper from dealers and retailers. Most of the real estate receivables are **home equity loans**, which are personal loans secured by second mortgages.

Commercial-industrial receivables are those obtained through the financing of small and medium-size businesses, including agribusinesses, through secured short-term loans. In most cases, a firm offers its accounts receivables as security, and the lending arrangement is called "accounts-receivable financing." Inventories or plant equipment also may be used as collateral.

In addition to the short-term accounts-receivable financing, businesses also receive funds on longer-term installment receivables by selling them to finance companies. These are industrial-sales finance transactions.

Industrial/equipment leasing is a type of asset-based lending where the lender owns the physical asset to be financed. Generally, longer term fixed assets are financed by finance companies via leasing.

Factoring is a type of asset-based lending where the lender buys the borrower's receivables and extends funds before their collection. The factor usually collects the receivables on a nonrecourse basis.

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1988 or Nearest Fiscal Yearend

Rank 12/88			Deposits 12/31/88 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/88 (Nation's Currency)	Deposits 12/31/87 (U.S. Dollars)	Rank 1987	Gain in Rank
1	**Dai-Ichi Kangyo Bank Ltd., Tokyo**	Japan	312,465,781,696s	0.007508	Y41,617,712,000,000s	275,255,823,370u	1	
2	**Sumitomo Bank Ltd., Osaka**	Japan	296,000,827,700s	0.007508	Y39,424,724,000,000s	257,645,383,695u	2	
3	**Fuji Bank, Ltd., Tokyo**	Japan	283,585,351,200s	0.007508	Y37,771,091,000,000s	249,411,504,175u	3	
4	**Mitsubishi Bank Ltd., Tokyo**	Japan	272,510,345,476s★	0.007508	Y36,295,997,000,000s★	242,241,899,300u	4	
5	**Sanwa Bank Ltd., Osaka**	Japan	269,032,279,492s	0.007508	Y35,832,749,000,000s	238,210,085,365u	5	
6	**Industrial Bank of Japan, Ltd., Tokyo**	Japan	215,397,605,132u	0.007508	Y28,689,079,000,000u	206,051,012,955u	7	+1
7	**Norinchukin Bank, Tokyo**	Japan	210,759,455,544	0.007508	Y28,071,318,000,000	210,453,969,155	6	
8	**Mitsubishi Trust & Banking Corp., Tokyo**	Japan	185,955,516,200u	0.007508	Y24,767,650,000,000u	174,870,685,700u	8	
9	**Sumitomo Trust & Banking Co., Ltd., Osaka**	Japan	177,932,182,096u	0.007508	Y23,699,012,000,000u	159,322,214,335u	10	+1
10	**Tokai Bank Ltd., Nagoya**	Japan	175,600,895,540s	0.007508	Y23,388,505,000,000s	167,228,769,030u	9	
11	**Mitsui Trust & Banking Co., Ltd., Tokyo**	Japan	161,228,496,316	0.007508	Y21,474,227,000,000	148,666,518,945u	15	+4
12	**Mitsui Bank, Ltd., Tokyo**	Japan	159,039,606,488s	0.007508	Y21,182,686,000,000s	149,393,685,825	14	+2
13	**Banque Nationale de Paris**	France	158,549,122,000s	0.163000	FF972,694,000,000s	150,194,568,334s	13	
14	**Barclays Bank Plc, London**	United Kingdom	157,357,472,000s	1.808000	P87,034,000,000s	139,301,846,000s	19	+5
15	**Deutsche Bank, Frankfurt**	Germany	154,974,576,400s	0.560000	DM276,740,315,000s	155,438,523,877s	11	
16	**National Westminster Bank Plc, London**	United Kingdom	153,645,648,000s	1.808000	P84,981,000,000s	144,003,644,000s	16	
17	**Credit Lyonnais, Paris**	France	148,842,971,585s	0.163000	FF913,147,065,000s	142,075,625,481s	17	
18	**Long-Term Credit Bank of Japan Ltd., Tokyo**	Japan	147,426,607,488u	0.007508	Y19,635,936,000,000u	142,018,884,575u	18	
19	**Credit Agricole Mutuel, Paris**	France	141,973,000,000u	0.163000	FF871,000,000,000u	151,111,319,910u	12	
20	**Taiyo Kobe Bank, Ltd., Kobe**	Japan	138,986,023,792u	0.007508	Y18,511,724,000,000u	129,419,304,760u	20	
21	**Daiwa Bank, Ltd., Osaka**	Japan	134,466,778,400u	0.007508	Y17,909,800,000,000u	124,131,554,455u	23	+2
22	**Bank of Tokyo, Ltd.**	Japan	132,147,474,612u	0.007508	Y17,600,889,000,000u	113,480,916,750u	25	+3
23	**Yasuda Trust & Banking Co. Ltd., Tokyo**	Japan	131,788,381,988	0.007508	Y17,553,061,000,000	124,593,727,135	22	
24	**Societe Generale, Paris**	France	123,187,087,000s	0.163000	FF755,749,000,000s	128,290,960,005s	21	
25	**Dresdner Bank, Frankfurt**	Germany	120,317,120,000s	0.560000	DM214,852,000,000s	123,263,959,000s	24	
26	**Toyo Trust & Banking Co. Ltd., Tokyo**	Japan	105,384,007,332	0.007508	Y14,036,229,000,000	107,193,644,415	27	+1
27	**Citibank NA, New York**	United States	104,966,000,000			104,907,000,000	28	+1
28	**Hongkong and Shanghai Banking Corp., Hong Kong**	Hong Kong	101,841,280,000s	0.128000	H$795,635,000,000s	92,779,148,000s	31	+3
29	**Nippon Credit Bank, Ltd., Tokyo**	Japan	96,733,830,308	0.007508	Y12,884,101,000,000	90,473,333,555	32	+3
30	**Commerzbank, Frankfurt**	Germany	94,904,206,676s	0.560000	DM169,471,797,636s	97,786,507,000s	30	
31	**Union Bank of Switzerland, Zurich**	Switzerland	93,750,145,230u	0.665000	SF140,977,662,000u	108,015,321,706u	26	
32	**Swiss Bank Corp., Basle**	Switzerland	89,572,067,935u	0.665000	SF134,694,839,000u	101,094,043,800u	29	
33	**Midland Bank Plc, London**	United Kingdom	86,753,264,000s	1.808000	P47,983,000,000s	78,606,594,000s	38	+5
34	**Westdeutsche Landesbank Girozentrale, Duesseldorf**	Germany	86,730,534,166s	0.560000	DM154,875,953,86s	89,873,693,000s	33	
35	**Bayerische Vereinsbank, Munich**	Germany	85,089,724,160s	0.560000	DM151,945,936,000s	89,608,642,396s	34	
36	**Lloyds Bank Plc, London**	United Kingdom	82,911,264,000s	1.808000	P45,858,000,000s	76,548,968,000s	40	+4
37	**Shoko Chukin Bank, Tokyo**	Japan	81,968,920,352	0.007508	Y10,917,544,000,000	82,540,176,545	36	
38	**Kyowa Bank, Ltd., Tokyo**	Japan	81,096,761,040u	0.007508	Y10,801,380,000,000u	81,256,347,715u	37	
39	**Zenshinren Bank, Tokyo**	Japan	77,741,067,948	0.007508	Y10,354,431,000,000	77,949,698,165	39	
40	**Banca Nazionale del Lavoro, Rome**	Italy	76,309,515,000s	0.000765	L99,751,000,000,000s	82,556,738,000s	35	
41	**Saitama Bank Ltd., Urawa**	Japan	76,037,495,240u	0.007508	Y10,127,530,000,000u	69,728,506,390u	46	+5
42	**Royal Bank of Canada, Montreal**	Canada	72,146,963,596s	0.818000	C$ 88,199,222,000s	66,216,382,800s	50	+8
43	**Bayerische Hypotheken-und Wechsel-Bank, Munich**	Germany	70,527,672,594s	0.560000	DM125,942,272,486s	76,267,687,283s	41	
44	**Bank of America NT&SA, San Francisco**	United States	69,640,000,000			70,221,000,000	45	+1
45	**Bayerische Landesbank Girozentrale, Munich**	Germany	68,858,720,000s	0.560000	DM122,962,000,000s	72,239,045,515s	43	
46	**Credit Suisse, Zurich**	Switzerland	66,549,571,095u	0.665000	SF100,074,543,000u	75,095,071,328u	42	
47	**Chuo Trust & Banking Co., Ltd., Tokyo**	Japan	66,142,311,624u	0.007508	Y 8,809,578,000,000u	67,913,288,205u	47	
48	**Amsterdam-Rotterdam Bank, Amsterdam**	Netherlands	64,270,884,000s	0.498000	G 129,058,000,000s	66,844,375,000s	48	
49	**Bank of Yokohama, Ltd.**	Japan	62,917,505,496u	0.007508	Y 8,380,062,000,000u	60,485,266,496u	53	+4
50	**Rabobank Nederland, Utrecht**	Netherlands	62,616,528,000s	0.498000	G 125,736,000,000s	65,397,159,100	49	
51	**Banque Paribas, Paris (q)**	France	62,029,650,000s	0.163000	FF380,550,000,000s	55,626,584,300s	57	+6
52	**Istituto Bancario San Paolo di Torino, Turin**	Italy	61,899,778,395s	0.000765	L80,914,743,000,000s	58,451,717,324s	55	+3
53	**Canadian Imperial Bank of Commerce, Toronto**	Canada	59,376,031,848s	0.818000	C$ 72,586,836,000s	54,728,848,680s	60	+7
54	**Hokkaido Takushoku Bank, Ltd., Sapporo**	Japan	58,792,542,724u	0.007508	Y 7,830,653,000,000u	57,251,514,095	56	+2
55	**Chase Manhattan Bank NA, New York**	United States	58,241,477,000			63,740,897,000	51	
56	**Generale Bank, Brussels**	Belgium	57,829,442,000s	0.026800	BF2,157,815,000,000s	60,578,331,000s	52	
57	**Norddeutsche Landesbank Girozentrale, Hannover**	Germany	56,780,612,963s	0.560000	DM101,393,951,774s	59,860,035,060s	54	
58	**Algemene Bank Nederland, Amsterdam**	Netherlands	55,980,180,000s	0.498000	G 112,410,000,000s	71,034,602,600s	44	
59	**Bank of Montreal**	Canada	54,290,812,966	0.818000	C$ 66,370,187,000	54,783,999,600s	59	
60	**Banca Commerciale Italiana, Milan**	Italy	54,179,824,500s	0.000765	L70,823,300,000,000s	55,171,158,900s	58	
61	**Monte dei Paschi di Siena**	Italy	52,400,211,120s	0.000765	L68,497,008,000,000s	52,018,455,577s	62	+1
62	**Cassa di Risparmio delle Provincie Lombarde, Milan**	Italy	52,103,385,000s	0.000765	L68,109,000,000,000s	52,040,065,000s	61	
63	**Credito Italiano, Milan**	Italy	50,645,830,500s★	0.000765	L66,203,700,000,000s★	45,858,520,400s	68	+5
64	**Bank of Nova Scotia, Toronto**	Canada	47,920,670,686s	0.818000	C$ 58,582,727,000s	46,206,816,240s	67	+3
65	**Banco di Napoli, Naples**	Italy	47,904,300,000u	0.000765	L62,620,000,000,000u	51,404,268,971u	64	
66	**Chiba Bank, Ltd.**	Japan	47,266,598,964	0.007508	Y 6,295,498,000,000	38,942,583,585	76	+ 10
67	**Bank Melli Iran, Tehran**	Iran	46,008,886,000	0.014000	Rl3,286,349,000,000	35,950,993,000	81	+ 14
68	**Hokuriku Bank Ltd., Toyama**	Japan	45,887,972,516	0.007508	Y 6,111,877,000,000	37,738,522,125	78	+ 10
69	**Banco di Roma, Rome**	Italy	45,775,458,000s	0.000765	L59,837,200,000,000s	49,065,391,100s	65	
70	**Morgan Guaranty Trust Co., New York**	United States	45,471,746,000			45,756,499,000	69	
71	**Deutsche Genossenschaftsbank, Frankfurt**	Germany	45,252,491,087s	0.560000	DM 80,808,019,798s	48,592,455,462s	66	
72	**Joyo Bank, Ltd., Mito**	Japan	43,788,563,032	0.007508	Y 5,832,254,000,000	37,364,118,880	79	+7
73	**Banco Bilbao Vizcaya, Bilbao**	Spain	43,784,076,420s	0.008820	SP4,964,181,000,000s			
74	**Rafidain Bank, Baghdad**	Iraq	43,416,230,400	3.200000	ID 13,567,572,000	41,727,414,400	73	
75	**Manufacturers Hanover Trust Co., New York**	United States	42,876,000,000			45,667,000,000	70	
76	**Westpac Banking Corp., Sydney**	Australia	41,711,271,300s	0.783000	A$ 53,271,100,000s	28,457,490,800s	97	+ 21
77	**Groupe Des Banques Populaires, Paris**	France	40,632,253,527	0.163000	FF249,277,629,000	40,313,411,466	74	
78	**Shizuoka Bank Ltd.**	Japan	40,125,349,768u	0.007508	Y 5,344,346,000,000u	36,229,574,865u	80	+2
79	**Banque Bruxelles Lambert, Brussels**	Belgium	39,273,150,808s	0.025300	BF1,552,298,450,898s	44,623,655,053s	71	
80	**Sudwestdeutsche Landesbank, Stuttgart**	Germany	38,584,000,000u	0.560000	DM 68,900,000,000u			
81	**Toronto Dominion Bank**	Canada	37,954,165,230	0.818000	C$ 46,398,735,000	34,123,667,240	85	+4
82	**Ashikaga Bank, Ltd., Utsunomiya**	Japan	37,831,490,592	0.007508	Y 5,038,824,000,000	34,057,611,800	86	+4
83	**Hessische Landesbank-Girozentrale, Frankfurt**	Germany	37,080,200,467s	0.560000	DM 66,214,644,000s	39,774,058,324s	75	
84	**Security Pacific National Bank, Los Angeles**	United States	36,095,333,000			33,847,250,000	87	+3
85	**Bank of Hiroshima, Ltd.**	Japan	35,479,481,956	0.007508	Y 4,725,557,000,000	30,671,835,995	91	+6
86	**Nederlandsche Middenstandsbank, Amsterdam**	Netherlands	35,436,684,000s	0.498000	G71,158,000,000s	37,767,775,500s	77	
87	**ASLK-CGER Bank, Brussels**	Belgium	35,322,372,171u	0.026800	BF1,317,999,961,622u	34,741,528,295u	83	
88	**Wells Fargo Bank NA, San Francisco**	United States	35,109,059,000			32,350,223,000	88	
89	**Banco Central, Madrid**	Spain	35,091,551,880s	0.008820	SP3,978,634,000,000s	30,839,095,580s	90†	-1
90	**Kredietbank NV, Brussels**	Belgium	34,590,057,143s	0.025100	BF1,378,090,000,000s	29,465,711,000u	95	+5
91	**Standard Chartered Bank, London**	United Kingdom	34,387,798,400s	1.808000	P19,019,800,000s	51,543,248,400s	63	
92	**Australia & New Zealand Banking Group, Ltd., Melbourne**	Australia	34,063,240,500s	0.783000	A$ 43,503,500,000s	29,079,999,225s	96	+4
93	**Bank fuer Gemeinwirtschaft, Frankfurt**	Germany	33,783,505,786s	0.560000	DM 60,327,688,904s	35,246,659,826s	82	
94	**Bank Sederat Iran, Tehran**	Iran	33,719,901,508	0.014000	Rl2,408,564,393,459	N.A.		
95	**Chemical Bank, New York**	United States	33,298,000,000			42,242,000,000	72	
96	**Bankers Trust Co., New York**	United States	33,261,373,000			32,175,832,000	89	
97	**Bank of Fukuoka, Ltd.**	Japan	32,388,573,500	0.007508	Y 4,313,875,000,000	29,602,859,840	93	
98	**Bank of Seoul**	Korea	32,023,788,845	0.001400	KW 22,874,134,889,000	21,289,091,187	122	+ 24
99	**Banque Indosuez, Paris**	France	31,350,378,593s	0.163000	FF192,333,611,000s	32,033,238,630s	90	
100	**Royal Bank of Scotland Plc., Edinburgh**	United Kingdom	31,162,417,000s	1.680000	P18,439,300,000s	26,925,848,800s	104	+4

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988 and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988 and all Japanese bank data are for fiscal yearend March 31, 1989 and 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(h)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(q)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(w)**— Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. **(†)**— Rank based on revised deposit total for 1987. **N.A.**— Not available. **(★)**— Revised since publication on 7/24/89.

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1988 or Nearest Fiscal Yearend

Rank 12/88			Deposits 12/31/88 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/88 (Nation's Currency)	Deposits 12/31/87 (U.S. Dollars)	Rank 1987	Gain in Rank
101	Skandinaviska Enskilda Banken, Stockholm	Sweden	31,162,177,000s	0.163000	SK191,179,000,000s	28,063,335,000s	98	
102	State Bank of India, Bombay	India	31,098,953,420s	0.064390	InR 482,978,000,000s	29,933,316,600s	92	
103	National Australia Bank, Ltd, Melbourne	Australia	30,662,984,700s	0.783000	A$ 39,160,900,000s	17,726,332,554u	152	+ 49
104	Home Savings of America, FA, Irwindale, Calif.	United States	29,568,816,000					
105	Hachijuni Bank, Ltd., Nagano	Japan	29,357,376,168	0.007508	Y 3,910,146,000,000	27,341,014,035	100	
106	PKbanken, Stockholm	Sweden	29,009,471,000s	0.163000	SK177,017,000,000s	22,770,690,000s	117	+ 11
107	Postbank, Amsterdam	Netherlands	27,872,562,000	0.498000	G55,969,000,000			
108	First National Bank, Chicago	United States	27,372,439,000			27,243,360,000	102	
109	Gunma Bank, Ltd., Maebashi	Japan	26,969,742,072	0.007508	Y 3,592,134,000,000	24,698,401,325	112	+3
110	Svenska Handelsbanken, Stockholm	Sweden	26,797,037,000s	0.163000	SK164,399,000,000s	27,412,837,500s	99	
111	Banco do Brasil, Brasilia	Brazil	26,151,264,701s	0.001360	BC 19,228,871,104,000s	26,360,815,800s	107	
112	Creditanstalt-Bankverein, Vienna	Austria	26,095,072,000	0.080000	AS326,188,400,000	29,584,486,710	94	
113	Credit Commercial de France, Paris	France	25,660,112,978s	0.163000	FF157,424,006,000s	27,052,368,738s	103	
114	Banco di Sicilia, Palermo	Italy	25,506,624,645s	0.000765	L33,341,993,000,000s	25,521,011,857s	110	
115	Bank Hapoalim, Tel-Aviv	Israel	25,357,400,154s	0.626000	IS 40,507,029,000s	21,234,015,482s	123	+8
116	Bank Leumi le-Israel, Tel-Aviv	Israel	24,979,771,914s	0.626000	IS 39,903,789,000s	20,906,878,403s	126	+ 10
117	Commonwealth Banking Corp., Sydney	Australia	24,611,126,000s	0.796000	A$ 30,918,500,000s	21,123,084,367s	125	+8
118	Caja de Pensiones para la Vejez, Barcelona	Spain	24,520,852,440s	0.008820	SP2,780,142,000,000s	18,920,570,064	141	+ 23
119	Hyogo Bank, Ltd., Kobe	Japan	24,101,903,804	0.007508	Y 3,210,163,000,000	24,141,557,330	114	
120	Hamburgische Landesbank-Girozentrale, Hamburg	Germany	23,856,073,920	0.560000	DM 42,600,132,000	24,341,561,881	113	
121	Hill, Samuel & Co., Ltd., London	United Kingdom	23,719,696,000s	1.760000	P13,477,100,000s	N.A.		
122	Commonwealth Bank of Australia, Sydney	Australia	23,413,464,400s	0.796000	A$ 29,413,900,000s	20,151,484,955st	132	+ 10
123	Chugoku Bank, Ltd., Okayama	Japan	23,385,077,504	0.007508	Y 3,114,688,000,000	20,469,931,300	129	+6
124	Banco Espanol de Credito, Madrid	Spain	23,316,596,100u	0.008820	SP2,643,605,000,000u	25,996,548,336s	108	
125	National Bank of Greece, Athens	Greece	23,262,172,200s	0.006700	GO3,471,996,000,000s	22,631,322,760s	120	
126	Yamaguchi Bank, Ltd., Shimonoseki	Japan	22,803,372,680	0.007508	Y 3,037,210,000,000	20,762,746,725	128	+2
127	Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	22,211,433,440s	0.560000	DM 39,663,274,000s	22,727,429,302s	118	
128*	Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	22,160,688,803u*	0.560000	DM 39,572,658,577u	10,198,976,300u	245	+117
129	Nippon Trust & Banking Co., Ltd., Tokyo	Japan	22,088,002,932	0.007508	Y 2,941,929,000,000	22,672,691,630	119	
130	Kansallis-Osake Pankki, Helsinki	Finland	22,015,824,000s	0.240000	FM 91,732,600,000s	20,897,080,300s	127	
131	77 Bank, Ltd., Sendai	Japan	21,986,644,932	0.007508	Y 2,928,429,000,000	20,322,371,955	131	
132	Great Western Bank, FSB, Beverly Hills	United States	21,664,188,000			20,054,706,000	133	+1
133	Bank of Scotland, Edinburgh	United Kingdom	21,645,774,000s	1.740000	P12,440,100,000s	18,149,732,400s	147	+ 14
134	Swiss Volksbank, Berne	Switzerland	21,207,227,320	0.665000	SF 31,890,567,399	23,327,802,596	116	
135	Union Bank of Finland, Ltd., Helsinki	Finland	21,113,496,000s	0.240000	FM 87,972,900,000s	19,928,446,200s	137	+2
136	Banque Cantonale de Zurich	Switzerland	21,026,894,618	0.665000	SF 31,619,390,403	23,836,838,583	115	
137	Cooperative Bank of Taiwan, Taipei	Taiwan	21,013,145,505	0.035400	T$593,591,680,937	17,837,307,709	150	+ 13
138	Banco Hispano-Americano, Madrid	Spain	20,922,795,180s	0.008820	SP2,372,199,000,000s	26,446,260,544s	106	
139	Nishi-Nippon Bank, Ltd., Fukuoka	Japan	20,904,133,984	0.007508	Y 2,784,248,000,000	20,441,389,810	130	
140	NCNB Texas National Bank, Dallas	United States	20,474,765,000			8,431,214,000	289	+149
141	International Westminster Bank Plc, London	United Kingdom	20,468,368,000t	1.808000	P11,321,000,000t	26,717,076,000t	105	
142	Bank of Taiwan, Taipei	Taiwan	20,388,750,785	0.035400	T$575,953,412,000	20,015,436,910	135	
143	Banco Santander	Spain	20,316,120,300s	0.008820	SP2,303,415,000,000s	19,995,407,520s	136	
144	Danske Bank, Copenhagen	Denmark	20,275,393,500s	0.145000	DK139,830,300,000s	20,047,048,070s	134	
145	Bank of Kyoto, Ltd.	Japan	19,946,098,168	0.007508	Y 2,656,646,000,000	18,520,735,910	145	
146	National Bank of Canada, Montreal	Canada	19,892,847,112s	0.818000	C$ 24,318,884,000s	18,727,733,040s	142	
147	Banco Exterior de Espana, Madrid	Spain	19,491,582,600s	0.008820	SP2,209,900,000,000s	22,420,519,616s	121	
148	Tokyo Sowa Bank, Ltd.	Japan	19,401,948,360u	0.007508	Y 2,584,170,000,000u	18,584,594,130u	143	
149	Hokkaido Bank, Ltd., Sapporo	Japan	19,280,559,016	0.007508	Y 2,568,002,000,000	18,401,132,345	146	
150	TSB England & Wales, Plc., London	United Kingdom	19,271,120,000	1.760000	P10,949,500,000	16,411,919,600	166	+ 16
151	Allied Irish Bank Ltd., Dublin	Ireland	19,122,633,306s	1.431000	IP 13,363,000,000s	13,991,200,712s	186	+ 35
152	National Commercial Bank, Jeddah	Saudi Arabia	19,096,171,265	0.260000	SAR73,446,812,557	17,183,600,000	158	+6
153	Juroku Bank, Ltd., Gifu	Japan	19,035,798,216	0.007508	Y 2,535,402,000,000	17,759,922,365	151	
154	Nanto Bank, Ltd., Nara	Japan	18,870,644,657	0.007508	Y 2,513,404,989,000	17,590,644,260	153	
155	California Federal Savings & Loan Assn., Los Angeles	United States	18,787,200,000					
156	Banque Francaise du Commerce Exterieur, Paris	France	18,481,132,503s	0.163000	FF113,381,181,000s	17,534,860,234u	154	
157	Shiga Bank, Ltd., Otsu	Japan	17,921,963,892	0.007508	Y 2,387,049,000,000	16,868,970,390	161	+4
158	Hyakujushi Bank, Ltd., Takamatsu	Japan	17,903,794,532	0.007508	Y 2,384,629,000,000	17,136,996,035	159	+1
159	Banca Nazionale dell'Agricoltura, Rome	Italy	17,866,240,997	0.000765	L21,354,563,395,110	17,875,531,786	149	
160	Iyo Bank, Ltd., Matsuyama	Japan	17,805,109,380	0.007508	Y 2,371,485,000,000	17,337,459,240	156	
161*	Berliner Bank, Berlin	Germany	17,778,753,870s*	0.560000	DM 31,747,774,768s	18,584,574,853s	144	
162	Continental Bank NA, Chicago	United States	17,763,339,000			19,697,101,000	139	
163	Daishi Bank, Ltd., Niigata	Japan	17,750,668,872	0.007508	Y 2,364,234,000,000	16,812,275,245	163	
164	First National Bank, Boston	United States	17,687,897,000			17,043,994,000	160	
165	Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	17,276,560,000u	0.560000	DM 30,851,000,000u	19,601,439,167s	140	
166	Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	17,072,169,835s	0.560000	DM 30,486,017,563s	17,649,359,000s	151†	
167	Bank of New York	United States	16,665,898,000			16,392,251,000	167	
168	Marine Midland Bank NA, Buffalo, N.Y.	United States	16,659,085,000v			16,638,545,000t	164	
169	Suruga Bank, Ltd., Numazu	Japan	16,624,746,668	0.007508	Y 2,214,271,000,000	16,363,186,060	168	
170	First Interstate Bank of California, Los Angeles	United States	16,613,623,000			16,829,226,000	162	
171	Arab Banking Corp., Manama	Bahrain	16,305,000,000s			14,951,000,000s	177	+6
172	Zentralsparkasse und Kommerzialbank, Vienna	Austria	16,133,200,000u	0.080000	AS201,665,000,000u	15,541,239,826u	172	
173	Banco di Santo Spirito, Rome	Italy	15,966,302,420st	0.000765	L20,870,983,555,860st	17,469,103,507s	155	
174	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	Germany	15,811,171,600t	0.560000	DM 28,234,235,000t	16,480,712,430t	165	
175	Hang Seng Bank Ltd., Hong Kong	Hong Kong	15,622,617,600st	0.128000	H$122,051,700,000st	12,959,637,040st	194	+ 19
176	Mellon Bank NA, Pittsburgh	United States	15,603,197,000			15,271,394,000	175	
177	Boston Safe Deposit & Trust Co.	United States	15,464,313,000			11,445,040,000	219	+ 42
178	Kiyo Bank, Ltd., Wakayama	Japan	15,447,649,733	0.007508	Y 2,057,491,973,000	14,603,760,710	179	+1
179	Deutsche Bank Luxembourg	Luxembourg	15,404,708,124t	0.026700	LF576,955,360,442t	12,641,895,890t	200	+ 21
180	Hyakugo Bank, Ltd., Tsu	Japan	15,388,028,908	0.007508	Y 2,049,551,000,000	14,312,441,220	184	+4
181	Banco Popular Espanol, Madrid	Spain	15,386,384,160s	0.008820	SP1,744,488,000,000s	14,407,394,496s	182	+1
182	Copenhagen Handelsbank	Denmark	15,336,583,155s	0.145000	DK105,769,539,000s	16,029,740,884s	170	
183	Glendale Federal Savings & Loan Assn., Calif.	United States	15,300,883,000					
184	Credit Industriel et Commercial, Paris (h)	France	15,143,394,054s	0.163000	FF 92,904,258,000s	21,219,544,501s	124	
185	Banca Popolare di Milano, Milan	Italy	15,128,218,485s	0.000765	L19,775,449,000,000s	15,450,912,983s	173	
186	Caisse Centrale des Banques Populaires, Paris	France	15,125,735,545t	0.163000	FF 92,795,923,587t	14,129,280,661t	185	
187	First Commercial Bank, Taipei	Taiwan	15,076,761,977	0.035400	T$425,897,231,000	12,495,068,944	202	+ 15
188	Bank of Kinki, Ltd., Osaka	Japan	15,045,461,392	0.007508	Y 2,003,924,000,000	13,848,638,050	189	+1
189	Banca Popolare di Novara	Italy	14,958,266,570u	0.000765	L19,553,289,634,080u	15,712,712,621u	171	
190	Christiania Bank og Kreditkasse, Oslo	Norway	14,932,936,000s	0.152000	NK 98,243,000,000s	12,607,517,518u	201	+ 11
191	First Nationwide Bank, FSB, San Francisco	United States	14,787,467,000			12,033,764,000	210	+ 19
192	Oesterreichische Laenderbank, Vienna	Austria	14,592,160,880s	0.080000	AS182,402,011,000s	18,078,491,879s	148	
193	Hokkoku Bank, Ltd., Kanazawa	Japan	14,435,256,200	0.007508	Y 1,922,650,000,000	13,625,506,285	190	
194	Irving Trust Co., New York	United States	14,154,588,000			12,129,150,000	207	+ 13
195	Fukuoka City Bank, Ltd.	Japan	14,133,089,232	0.007508	Y 1,882,404,000,000	12,938,579,265	196	+1
196	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	13,927,935,280	0.560000	DM 24,871,313,000	15,328,131,000	174	
197	Israel Discount Bank, Ltd., Tel-Aviv	Israel	13,908,960,662s	0.626000	IS 22,218,787,000s	11,582,832,226s	215	+ 18
198	Republic National Bank, New York	United States	13,897,318,000			12,777,172,000	198	
199	Bank of Ireland, Dublin	Ireland	13,874,689,800s	1.431000	IP9,695,800,000s	12,446,069,300s	203	+4
200	Hamburger Sparkasse, Hamburg	Germany	13,848,038,765	0.560000	DM 24,728,640,652	14,915,670,409	178	

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1988 or Nearest Fiscal Yearend

Rank 12/88			Deposits 12/31/88 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/88 (Nation's Currency)	Deposits 12/31/87 (U.S. Dollars)	Rank 1987	Gain in Rank
201	Higo Bank, Ltd., Kumamoto	Japan	13,795,769,808	0.007508	Y 1,837,476,000,000	13,071,305,900	193	
202*	Credit du Nord, Lille	France	13,684,608,928s*	0.163000	FF83,954,656,000s	17,292,050,200s	157	
203	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	13,615,712,952	0.007508	Y 1,813,494,000,000	12,108,794,410	208	+5
204	Westfalenbank, Bochum	Germany	13,548,562,864st	0.560000	DM 24,193,862,258st	13,721,276,840st	189†	
205	Bank of Nagoya, Ltd.	Japan	13,526,210,084	0.007508	Y 1,801,573,000,000	12,702,688,520	199	
206	Cassa di Risparmio di Torino, Turin	Italy	13,454,979,120u	0.000765	L17,588,208,000,000u	13,848,979,253	186	
207	American Savings Bank, Stockton, Calif.	United States	13,401,466,000					
208	Oesterreichische Postsparkasse, Vienna	Austria	13,381,600,000s	0.080000	AS167,270,000,000s	14,449,282,200s	180	
209	Nuovo Banco Ambrosiano, Milan	Italy	13,167,514,305s	0.000765	L17,212,437,000,000s	13,413,322,626s	191	
210	Cassa di Risparmio di Roma, Rome	Italy	13,121,760,420u	0.000765	L17,152,628,000,000u	12,943,220,565	195	
211	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	13,081,493,706u	0.080000	AS163,518,671,330u	14,443,279,662u	181	
212	San-in Godo Bank, Ltd., Matsue	Japan	13,053,221,100	0.007508	Y 1,738,575,000,000	11,765,639,585	214	+2
213	American Express Bank Ltd. New York	United States	13,035,000,000s			12,186,000,000s	206	
214	Societe Nationale de Credit e l'Industrie, Brussels	Belgium	13,010,195,474	0.026800	BF485,455,055,013	12,070,746,999	209	
215	Kofuku Bank, Ltd., Osaka	Japan	12,933,986,552	0.007508	Y 1,722,694,000,000	11,851,905,170	213	
216	Postipankki, Helsinki	Finland	12,927,024,000s	0.240000	FM 53,862,600,000s	10,665,341,400s	232	+ 16
217	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	12,835,260,530	0.034600	T$370,961,287,000	9,546,905,760	261	+ 44
218	Korea Exchange Bank, Seoul	Korea	12,828,279,800s	0.001400	KW9,163,057,000,000s	8,766,999,255s	279	+ 61
219	Privatbanken, Copenhagen	Denmark	12,807,680,350	0.145000	DK 88,328,830,000	13,902,062,620s	187	
220	Sparbanksernas Bank, Stockholm	Sweden	12,776,266,000s	0.163000	SK 78,382,000,000s	8,996,910,000	270	+ 50
221	Land Bank of Taiwan, Taipei	Taiwan	12,661,978,200	0.035400	T$357,683,000,000	10,868,277,770	228	+7
222	Arab Bank Ltd., Amman	Jordan	12,549,684,000s	2.100000	JD5,976,040,000s	12,396,002,520s	204	
223	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	12,458,256,840st	0.498000	G25,016,580,000st	12,347,973,667st	205	
224	Tokyo Tomin Bank, Ltd.	Japan	12,366,156,512	0.007508	Y 1,647,064,000,000	11,037,831,590	224	
225	Meritor Savings Bank, Philadelphia	United States	12,209,344,000			12,915,395,000	197	
226	Caja de Madrid	Spain	12,188,728,440s	0.008820	SP1,381,942,000,000s	11,126,876,816s	223	
227	Bergen Bank	Norway	12,144,341,720s	0.152000	NK 79,896,985,000s	11,989,896,680s	212	
228	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	12,108,809,440	0.560000	DM 21,622,874,000	13,088,813,556	192	
229	Fukutoku Bank, Ltd., Osaka	Japan	12,087,902,524	0.007508	Y 1,610,003,000,000	10,912,014,750	227	
230	National Bank of Detroit	United States	11,989,495,000			10,850,031,000	229	
231	Commonwealth Savings Bank of Australia, Sydney	Australia	11,975,581,200t	0.796000	A$ 15,044,700,000t	9,583,975,415t	258	+ 27
232	Fukui Bank, Ltd.	Japan	11,962,203,588	0.007508	Y 1,593,261,000,000	11,157,862,565	222	
233	Union Bank, San Francisco	United States	11,911,043,000v			5,372,111,000v	419	+186
234	State Bank Victoria, Melbourne	Australia	11,789,916,588s	0.796000	A$ 14,811,453,000s	9,790,738,027s	254	+ 20
235	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	11,761,706,739u	0.026800	BF438,869,654,428u	11,460,124,279	218	
236	Bancomer, Mexico City	Mexico	11,718,458,246u	0.000431	MP 27,188,998,251,000u	7,469,695,618u	315	+ 79
237	Norske Creditbank, Oslo	Norway	11,626,784,000s	0.152000	NK 76,492,000,000s	15,022,258,380s	176	
238	Cheng Hwa Commercial Bank, Ltd., Taichung	Taiwan	11,586,509,820s	0.034600	T$334,870,226,000s	8,847,282,912	277	+ 39
239	Caixa Geral de Depositos, Lisbon	Portugal	11,578,209,417s	0.006810	PE1,700,177,584,262s	11,414,087,068s	220	
240	Toho Bank, Ltd., Fukushima	Japan	11,576,983,124	0.007508	Y 1,541,953,000,000	10,735,304,460	231	
241	Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	Austria	11,571,347,266s	0.080000	AS144,641,840,830s	14,690,181,470u	179†	
242	Home Federal Savings & Loan Assn. of San Diego, Calif.	United States	11,558,328,000					
243	Hiroshima-Sogo Bank, Ltd.	Japan	11,477,487,108	0.007508	Y 1,528,701,000,000	10,277,587,925	241	
244	Bank of Osaka, Ltd.	Japan	11,395,282,016	0.007508	Y 1,517,752,000,000	10,335,177,465	240	
245	National Westminster Bank USA, New York	United States	11,389,004,000t			9,543,872,000t	262	+ 17
246	National Bank of Kuwait	Kuwait	11,373,093,728s	3.550000	KD3,203,688,374s	10,176,653,306s	247	+1
247	Shikoku Bank, Ltd., Kochi	Japan	11,362,764,868	0.007508	Y 1,513,421,000,000	10,824,791,450	230	
248	Keiyo Bank, Ltd., Chiba	Japan	11,244,085,912	0.007508	Y 1,497,614,000,000	9,867,677,990	252	+4
249	Musashino Bank, Ltd., Omiya	Japan	11,243,072,332	0.007508	Y 1,497,479,000,000	10,645,540,445	234	
250	Kagoshima Bank, Ltd.	Japan	11,235,556,824	0.007508	Y 1,496,478,000,000	10,984,626,960	226	
251	Commercial Bank of Korea Ltd., Seoul	Korea	11,116,088,200s	0.001400	KW7,940,063,000,000s	7,579,230,162s	311	+ 60
252	Korea First Bank, Seoul	Korea	11,083,679,795s	0.001400	KW7,916,914,139,000s	7,407,267,609s	318	+ 66
253	NCNB National Bank of North Carolina, Charlotte	United States	11,054,684,000			10,584,957,000	236	
254	Cho Hung Bank Ltd., Seoul	Korea	10,991,792,731s	0.001400	KW7,851,280,522,000s	7,128,736,910s	333	+ 79
255	Awa Bank, Ltd., Tokushima	Japan	10,984,414,224	0.007508	Y 1,463,028,000,000	10,014,667,455	249	
256	Sparekassen SDS, Copenhagen	Denmark	10,964,909,570u	0.145000	DK 75,620,066,000u	9,311,245,166u	266	+ 10
257	Bank of New England NA, Boston	United States	10,904,043,000			9,423,023,000	263	+6
258	Bangkok Bank, Ltd.	Thailand	10,848,233,651	0.039690	TB273,324,103,072	8,969,802,361	271	+ 13
259	Sparkasse der Stadt Berlin West, Berlin	Germany	10,801,101,040	0.560000	DM 19,287,680,429	10,433,299,089	238	
260	Great American First Savings Bank, San Diego, Calif.	United States	10,799,471,000			10,639,905,000	235	
261	First Bank NA, Minneapolis	United States	10,674,583,000			11,481,224,000	217	
262	Aichi Bank, Ltd., Nagoya	Japan	10,614,757,844	0.007508	Y 1,413,793,000,000	9,975,385,310	250	
263	Societe Generale Alsacienne de Banque, Strasbourg	France	10,604,129,946st	0.163000	FF 65,056,011,938st	11,506,734,897st	216	
264	Goldome FSB, Buffalo, N.Y.	United States	10,529,276,000			11,033,778,000	225	
265	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	10,517,863,000			9,140,295,000	268	+3
266	Genossenschaftliche Zentralbank, Stuttgart	Germany	10,428,485,046	0.560000	DM 18,622,294,725	10,403,356,600	239	
267	Oita Bank, Ltd.	Japan	10,402,011,156	0.007508	Y 1,385,457,000,000	9,677,116,450	256	
268	Hokuetsu Bank, Ltd., Nagaoka	Japan	10,363,247,352	0.007508	Y 1,380,294,000,000	10,050,474,915	248	
269	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	10,362,893,101	0.026800	BF386,675,115,697	8,959,886,499	272	+3
270	Genossenschaftliche Zentralbank, Vienna	Austria	10,319,483,461u	0.080000	AS128,993,543,265u	11,874,285,180u	213†	
271	Southeast Bank NA, Miami	United States	10,287,300,000			9,390,212,000	264	
272	Vereins-und Westbank, Hamburg	Germany	10,270,009,253s	0.560000	DM 18,339,302,238s	9,652,042,693s	257	
273	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	10,175,100,792s	1.808000	P 5,627,824,000s	9,567,004,698s	260	
274	Banque Internationale a Luxembourg	Luxembourg	10,174,859,469s	0.026700	LF381,080,879,000s	10,185,076,032s	246	
275	Banca Toscana, Florence	Italy	10,159,192,350t	0.000765	L13,279,990,000,000t	10,248,778,492t	243	
276	World Savings, FS&LA, Oakland, Calif.	United States	10,141,780,000					
277	Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	10,064,172,075t	0.560000	DM 17,971,735,849t	10,561,432,303t	237	
278	First National Bank of South Africa Ltd., Johannesburg	South Africa	10,050,343,200s	0.401000	SR 25,063,200,000s	8,869,508,000s	275	
279	Pittsburgh National Bank	United States	10,045,593,000			8,552,591,000	286	+7
280	Chiba Kogyo Bank, Ltd.	Japan	10,008,997,388	0.007508	Y 1,333,111,000,000	8,778,930,165	278	
281	Banque Generale du Luxembourg	Luxembourg	9,940,724,600s	0.026700	LF372,311,782,784s	9,162,161,586s	267	
282	Yamanashi Chuo Bank, Ltd., Kofu	Japan	9,937,956,692	0.007508	Y 1,323,649,000,000	9,122,431,250	269	
283	Bank of Iwate, Ltd., Morioka	Japan	9,874,957,064	0.007508	Y 1,315,258,000,000	8,400,624,825	290	+7
284	Chukyo Bank, Ltd., Nagoya	Japan	9,856,694,736	0.007508	Y 1,313,092,000,000	9,361,260,460	265	
285	Landeskreditbank, Stuttgart	Germany	9,805,991,159	0.560000	DM 17,510,698,498	10,269,332,816	242	
286	Sovran Bank NA, Richmond	United States	9,779,420,000			9,743,571,000	255	
287	Hanil Bank Ltd., Seoul	Korea	9,714,177,200s	0.001400	KW6,938,698,000,000s	7,976,338,833s	306	+ 19
288	Bank of New Zealand, Ltd., Wellington	New Zealand	9,396,988,174	0.614000	N$ 15,304,541,000	10,212,320,020s	244	
289	North Pacific Bank, Ltd., Sapporo	Japan	9,361,537,500	0.007508	Y 1,246,875,000,000	8,854,170,155	276	
290	Towa Bank, Ltd., Maebashi	Japan	9,313,291,092	0.007508	Y 1,240,449,000,000	8,667,605,690	285	
291	Erste Oesterreichische Spar-Casse, Vienna	Austria	9,278,060,193s	0.080000	AS115,975,752,412s	10,654,569,208u	233	
292	Eighteenth Bank, Ltd., Nagasaki	Japan	9,151,643,852	0.007508	Y 1,218,919,000,000	8,687,203,230	282	
293	Citizens National Bank, Seoul	Korea	9,021,422,200u	0.001400	KW6,443,873,000,000u			
294	Daisan Bank, Ltd., Matsuzaka	Japan	8,960,324,936	0.007508	Y 1,193,437,000,000	8,761,804,230	280	
295	Commerzbank International, Luxembourg	Luxembourg	8,936,936,225t	0.560000	DM 15,958,814,686t	9,873,941,991t	251	
296	Frankfurter Sparkasse, Frankfurt	Germany	8,930,961,172	0.560000	DM 15,948,190,664			
297	Seattle-First National Bank	United States	8,870,643,000			8,117,101,000	302	+5
298	Akita Bank, Ltd.	Japan	8,851,361,392	0.007508	Y 1,178,924,000,000	8,701,679,765	281	
299	Coast Savings & Loan Assn., Los Angeles	United States	8,803,298,000					
300	CrossLand Savings FSB, Brooklyn, New York	United States	8,791,305,000			7,748,030,000	309	+9

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988, and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988, and all Japanese bank data are for fiscal yearend March 31, 1989 and 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. (h)— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. (q)— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. (s)— Consolidated data. (t)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u)— Data are not consolidated for affiliates more than 50% owned. (v)— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. (w)— Member of the Al USAF Banking Group, Neuilly, France, under whose name the seven USAF banks operate in the international financial markets. (†)— Rank based on revised deposit total for 1987. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1988 or Nearest Fiscal Yearend

Rank 12/88			Deposits 12/31/88 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/88 (Nation's Currency)	Deposits 12/31/87 (U.S. Dollars)	Rank 1987	Gain in Rank
301	First Union National Bank, Charlotte, N.C.	United States	8,784,792,000			8,061,095,000	304	+3
302	Ehime Bank, Ltd., Matsuyama	Japan	8,737,637,716	0.007508	Y 1,163,777,000,000	8,398,218,665	291	
303	Norddeutsche Genossenschaftsbank, Hannover	Germany	8,663,468,000u	0.560000	DM 15,524,050,000u	9,570,288,000u	259	
304	Dime Savings Bank of New York FSB, Garden City	United States	8,652,658,000			7,845,831,000	307	+3
305	Bank Leu, Ltd., Zurich	Switzerland	8,649,072,270u	0.665000	SF 13,006,123,715u	9,811,775,106u	253	
306	Valley National Bank, Phoenix	United States	8,639,762,000			8,902,705,000	273	
307	Credito Romagnolo, Bologna	Italy	8,577,608,764u	0.000765	L11,212,560,476,680u	8,685,393,054u	284	
308	Medium Business Bank of Taiwan, Taipei	Taiwan	8,561,904,676	0.035400	T$241,861,714,000			
309	Westpac Savings Bank Ltd., Sydney	Australia	8,509,405,100st	0.783000	A$ 10,867,700,000st	5,475,436,120st	413	+104
310	First Texas Bank, FSB, Houston	United States	8,484,642,000					
311	Aomori Bank, Ltd.	Japan	8,455,952,572	0.007508	Y 1,126,259,000,000	8,097,171,640	303	
312	Citizens & Southern National Bank, Atlanta	United States	8,454,641,000			8,124,102,000	301	
313	Shimwa Bank, Ltd., Sasebo	Japan	8,427,189,424	0.007508	Y 1,122,408,000,000	8,249,701,605	294	
314	Riyad Bank Ltd., Jeddah	Saudi Arabia	8,405,159,880u	0.260000	SAR32,327,538,000u	8,330,305,774	293	
315	Bank of India, Bombay	India	8,394,156,703	0.064390	InR 130,364,291,088	8,193,969,501	296	
316	Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	8,348,506,865	0.026700	LF312,678,159,726	8,492,774,257	288	
317	Imperial Savings Assn., San Diego, Calif.	United States	8,329,541,000					
318	Empire of America Federal Savings Bank, Buffalo, N.Y.	United States	8,325,671,000			7,996,568,000	305	
319	Bank of the Ryukyus, Ltd., Naha	Japan	8,270,429,892	0.007508	Y 1,101,549,000,000	7,751,086,265	308	
320	Gulf International Bank, Manama	Bahrain	8,243,613,840	2.640000	BaD 3,122,581,000	8,186,933,850	297	
321	Bank Mees & Hope, Amsterdam	Netherlands	8,199,550,080st	0.498000	G16,464,960,000st	6,344,647,981st	366	+45
322	Banque Worms, Paris	France	8,162,661,514s	0.163000	FF 50,077,678,000s	8,501,496,100s	287	
323	Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	8,116,383,858s	0.163000	FF 49,793,766,000s	6,188,282,614s	370	+47
324	Columbia Savings & Loan Assn., Beverly Hills	United States	8,089,177,000					
325	Senshu Bank, Ltd., Kishiwada	Japan	8,061,294,552	0.007508	Y 1,073,694,000,000	7,430,617,830	317	
326	Connecticut National Bank, Hartford	United States	8,045,283,000			7,446,761,000	316	
327	Yamagata Bank, Ltd.	Japan	8,039,183,492	0.007508	Y 1,070,749,000,000	7,306,122,795	324	
328	Union Bank of Switzerland (Luxembourg)	Luxembourg	7,997,363,397v	0.665000	SF 12,026,140,446v	8,685,966,489v	283	
329	Higashi-Nippon Bank, Ltd., Tokyo	Japan	7,979,104,476	0.007508	Y 1,062,747,000,000	7,333,841,125	322	
330	First Fidelity Bank NA, Newark, N.J.	United States	7,967,395,000			7,566,364,000	312	
331§	State Bank of South Australia, Adelaide	Australia	7,954,307,008§	0.796000	A$ 9,992,846,000			
332	Provinsbank, Aarhus	Denmark	7,922,289,310s	0.145000	DK 54,636,478,000s	8,134,790,337s	300	
333	Banque Regionale d'Escompte et de Depots, Vincennes	France	7,908,526,806u	0.163000	FF 48,518,569,362u	7,254,845,367u	327	
334	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	7,863,453,000			7,315,180,000	323	
335	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	7,847,983,080	0.008820	SP889,794,000,000	6,197,821,696	369	+34
336	Miyazaki Bank, Ltd.	Japan	7,829,507,576	0.007508	Y 1,042,822,000,000	7,471,736,255	314	
337	Banco Brasileiro de Descontos, Sao Paulo	Brazil	7,788,375,716s	0.001360	BCS,726,746,850,000s	6,879,943,665s	341	+4
338	Bank of Saga, Ltd.	Japan	7,787,079,868u	0.007508	Y 1,037,171,000,000u	7,125,423,345	334	
339	Bank of Ikeda, Ltd.	Japan	7,786,344,084	0.007508	Y 1,037,073,000,000	6,990,314,295	338	
340	Development Bank of Singapore Ltd.	Singapore	7,703,689,194	0.513000	S$ 15,016,938,000	5,488,705,400	412	+72
341	Stadtsparkasse Koeln, Cologne	Germany	7,702,879,520	0.560000	DM 13,755,142,000	8,891,301,905	274	
342	Michinoku Bank, Ltd., Aomori	Japan	7,702,682,440	0.007508	Y 1,025,930,000,000	7,294,194,890	326	
343	Michigan National Bank, Farmington Hills	United States	7,694,746,000			6,851,694,000	343	
344	Skopbank, Helsinki	Finland	7,685,760,000s	0.240000	FM 32,024,000,000s	4,690,188,383s	459	+115
345§	Banco Nacional de Mexico, Mexico City	Mexico	7,610,924,698s§	0.000431	MP 17,658,758,000,000s	6,911,578,608s	339	
346	Malayan Banking Berhad, Kuala Lumpur	Malaysia	7,596,214,797s	0.383000	M$ 19,833,459,000s	6,669,895,212s	351	+5
347	Gibraltar Savings, Beverly Hills	United States	7,573,847,000					
348	Union de Banques Arabes et Francaises, Neuilly (w)	France	7,568,521,624s	0.163000	FF 46,432,648,000s	8,366,147,507s	292	
349	Connecticut Bank & Trust Co. NA, Hartford	United States	7,509,700,000			7,295,089,000	325	
350	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	7,498,321,564	0.000765	L 9,801,727,534,994	8,151,356,733	298	
351	NCNB National Bank of Florida, Tampa	United States	7,387,750,000			6,803,122,000	346	
352	City Federal Savings Bank, Badminster, N.J.	United States	7,365,181,000			7,230,507,000	329	
353	CIC-Union Europeenne, International & Cie, Paris	France	7,305,361,710u	0.163000	F44,818,170,000u	7,065,178,911	336	
354	Crestar Bank, Richmond	United States	7,291,054,000			6,609,130,000	353	
355	Bank of Baroda	India	7,287,123,831u	0.064390	InR 113,171,670,000u	6,674,911,217	350	
356	Gotabanken, Stockholm	Sweden	7,275,505,000s	0.163000	SK 44,635,000,000s	7,374,030,000s	320	
357	S.G. Warburg & Co. Ltd., London	United Kingdom	7,267,422,239	1.687000	P 4,307,897,000	7,655,987,349	310	
358	Banque Centrale de Berne	Switzerland	7,226,451,925	0.665000	SF 10,866,845,000	8,139,517,680	299	
359	Comerica Bank-Detroit	United States	7,217,355,000			5,714,440,000	396	+37
360	Philadelphia National Bank	United States	7,131,118,000			6,362,369,000	365	+5
361	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	7,123,380,000u	0.025100	LF283,800,000,000u	7,537,158,200s	313	
362	First Union National Bank of Florida, Jacksonville	United States	7,122,471,000			5,685,051,000	399	+37
363	City Bank of Taipei	Taiwan	7,079,256,600	0.035400	TS199,979,000,000			
364	Baden-Wuerttembergische Bank, Stuttgart	Germany	6,961,624,471s	0.560000	DM 12,431,472,269s	7,343,299,391s	321	
365	Korea Housing Bank, Seoul	Korea	6,871,439,400	0.001400	KW4,908,171,000,000			
366	Bank of Credit & Commerce International, Luxembourg	Luxembourg	6,836,985,000			7,254,579,000	328	
367	Sal. Oppenheim jr. & Cie., Cologne	Germany	6,807,391,931s	0.560000	DM 12,156,057,019s	7,189,821,519s	332	
368	Banque Paribas Belgique, Brussels (q)	Belgium	6,793,692,800st	0.026800	BF 253,496,000,000st	6,914,350,400st	339	
369	Maryland National Bank, Baltimore	United States	6,793,502,000			6,830,893,000	344	
370	Banque Cantonale de St. Gallen	Switzerland	6,762,869,785	0.665000	SF 10,169,729,000	7,073,528,342	335	
371	Anchor Savings Bank FSB, Northport, N.Y.	United States	6,734,031,000			6,581,206,000	354	
372	Banca Catalana, Barcelona	Spain	6,733,249,740sv	0.008820	SP763,407,000,000sv	5,771,755,104tu	392	+20
373	Fidelity Bank NA, Philadelphia	United States	6,706,244,000			6,857,854,000	342	
374	Kyushu Bank, Ltd., Sasebo	Japan	6,671,105,764	0.007508	Y 888,533,000,000	5,944,101,680	383	+9
375	Bikuben, Copenhagen	Denmark	6,610,976,300	0.145000	DK 45,592,940,000	6,810,563,600	345	
376	United Mizrahi Bank Ltd., Tel-Aviv	Israel	6,566,333,168s	0.626000	IS 10,478,168,000s	5,551,885,654s	407	+31
377	AmeriTrust Co. NA, Cleveland	United States	6,542,938,000			6,006,409,000	381	+4
378	Banque Cantonale Vaudoise, Lausanne	Switzerland	6,536,227,717	0.665000	SF9,828,913,860	7,203,503,306	331	
379	Jyske Bank, Silkeborg	Denmark	6,533,276,516s	0.145000	DK 45,057,079,422s	6,376,357,762s	363	
380	Manufacturers National Bank, Detroit	United States	6,521,981,000			6,030,732,000	379	
381	Tochigi Bank, Ltd., Utsunomiya	Japan	6,511,876,100	0.007508	Y 867,325,000,000	5,884,992,460	387	+6
382	Harris Trust & Savings Bank, Chicago	United States	6,506,050,000v			6,219,856,000t	367	
383	Banco Portugues do Atlantico, Oporto	Portugal	6,487,031,036u	0.006810	PE952,574,307,843u	6,474,341,430u	359	
384	Hanshin Bank, Ltd., Kobe	Japan	6,486,649,220	0.007508	Y 863,965,000,000	5,883,195,755	388	+4
385	Bank of Okinawa, Ltd., Naha	Japan	6,476,641,056	0.007508	Y 862,632,000,000	6,143,156,015	373	
386	Luzerner Kantonalbank, Lucerne	Switzerland	6,456,671,200	0.665000	SF9,705,260,000	7,401,815,909	319	
387	Texas Commerce Bank NA, Houston	United States	6,453,537,000			6,727,460,000	349	
388	N.M. Rothschild & Sons Ltd., London	United Kingdom	6,449,562,789	1.687000	P 3,417,887,000	4,727,123,807	454	+66
389	Provident National Bank, Philadelphia	United States	6,432,758,000			4,622,805,000	465	+76
390	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	6,407,302,933	0.000765	L 8,375,559,960,983	6,764,322,070	347	
391	Biwako Bank, Ltd., Otsu	Japan	6,398,607,798	0.007508	Y 844,247,176,046	5,913,771,400	385	
392	Banca Cattolica del Veneto, Vicenza	Italy	6,305,065,456t	0.000765	L 8,241,915,629,395t	6,515,219,744t	355	
393	CenTrust Savings Bank, Miami	United States	6,297,378,000					
394	Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	6,276,046,319	0.560000	DM 11,207,225,569	5,049,279,294	432	+38
395	Industrial Bank of Korea, Seoul	Korea	6,210,725,353	0.001400	KW4,436,232,395,000			
396	Stadtsparkasse Munchen, Munich	Germany	6,186,938,199	0.560000	DM 11,048,103,926	6,463,561,923u	380	
397	Lombard North Central Plc, London	United Kingdom	6,168,896,000t	1.808000	P 3,412,000,000t	4,309,510,000t	497	+100
398	Banque Commerciale pour l'Europe du Nord, Paris	France	6,161,666,982t	0.163000	FF 37,801,637,313t	5,745,323,053t	395	
399	Kreissparkasse Koeln, Cologne	Germany	6,146,896,783	0.560000	DM 10,976,801,786	6,505,213,815	357	
400	Central Bank of India, Bombay	India	6,112,467,646	0.064390	InR94,926,854,383	6,412,861,712	361	

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988, and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988, and all Japanese bank data are for fiscal yearend March 31, 1989 and 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(k)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(q)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(w)**— Member of the AI UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. **(Y)**— Rank based on revised deposit total for 1987. **N.A.**— Not available. **($)**— Received after publication on 7/24/89.

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Deposits on Dec. 31, 1988 or Nearest Fiscal Yearend

Rank 12/88			Deposits 12/31/88 (U.S. Dollars)	Exchange Rate (U.S. Dollars)	Deposits 12/31/88 (Nation's Currency)	Deposits 12/31/87 (U.S. Dollars)	Rank 1987	Gain or Rank
401	United States National Bank, Portland	United States	6,095,867,000			5,792,745,000	390	
402	Bank of Communications, Taipei	Taiwan	6,093,106,080	0.035400	T$172,121,640,680	6,507,297,982	356	
403	Dresdner Bank Berlin AG	Germany	6,085,968,000tu	0.560000	DM 10,867,800,000tu	6,396,175,631tu	352	
404	National Bank of Abu Dhabi	United Arab Emirates	6,084,926,688s	0.272000	UD 22,371,000,000s	N.A.		
405	First Interstate Bank of Texas NA, Houston	United States	6,073,573,000			1,824,120,000	952	+457
406	Bank of Kansai, Ltd., Osaka	Japan	6,073,491,488	0.007508	Y 808,936,000,000	5,690,987,895	398	
407	Florida National Bank, Jacksonville	United States	6,066,205,000			5,933,449,000	394	
408	BFG Luxembourg	Luxembourg	6,064,585,552t	0.560000	DM 10,829,617,058t	5,780,838,700tu	391	
409	Huntington National Bank, Columbus, Ohio	United States	6,055,783,000			5,631,268,000	404	
410	Lyonnaise de Banque, Lyon	France	6,033,094,061st	0.163000	FF 37,012,847,000st	6,947,311,381st	339†	
411	Gulf Bank, Kuwait	Kuwait	6,026,645,327	3.550000	KD1,697,646,571	6,034,169,096	378	
412	Andelsbanken-Danebank, Copenhagen	Denmark	6,023,458,630u	0.145000	DK 41,541,094,000u	6,627,040,500	352	
413	First National Bank, Atlanta	United States	6,017,771,000			5,048,845,000	433	+ 20
414	Canara Bank, Bangalore	India	6,014,441,623	0.064390	InR93,406,454,774	6,129,418,066	374	
415	Meridian Bank, Reading, Pa.	United States	6,010,077,000			5,532,291,000	409	
416	United Overseas Bank Ltd., Singapore	Singapore	5,987,746,773s	0.513000	S$ 11,672,021,000s	5,233,563,826s	425	+9
417	Union Bank of Norway, Oslo	Norway	5,984,557,224	0.152000	NK 39,372,087,000	6,741,758,793s	348	
418	Krung Thai Bank Ltd., Bangkok	Thailand	5,975,118,897	0.039690	TB150,544,693,796	4,994,905,340	438	+ 20
419	Nordbanken, Stockholm	Sweden	5,929,190,200s	0.163000	SK 36,375,400,000s	6,049,782,000s	377	
420	Cassa di Risparmio di Firenze, Florence	Italy	5,835,581,869	0.000765	L 7,628,211,593,000	6,198,112,331	368	
421	Istituto Bancario Italiano, Milan	Italy	5,833,870,044t	0.000765	L 7,625,973,913,174t	6,501,415,708v	358	
422	Saudi American Bank, Riyadh	Saudi Arabia	5,829,088,460	0.260000	SAR22,419,571,000	N.A.		
423	First Interstate Bank of Arizona NA, Phoenix	United States	5,818,569,000			5,629,029,000	405	
424	Dai-Ichi Sogo Bank Ltd., Tokyo	Japan	5,794,246,444	0.007508	Y 771,743,000,000	6,160,695,655	371	
425	Banca Provinciale Lombarda, Bergamo	Italy	5,784,152,973t	0.000765	L 7,560,984,279,040t	5,899,617,682t	386	
426	Commercial Bank of Kuwait	Kuwait	5,781,022,350	3.550000	KD1,628,457,000	5,755,626,720	394	
427	Coutts & Co., London	United Kingdom	5,776,465,964st	1.808000	P 3,194,948,000st	4,834,068,838st	449	+ 22
428	Mie Bank, Ltd., Yokkaichi	Japan	5,776,092,100	0.007508	Y 769,325,000,000	5,385,057,315	418	
429	Morgan Grenfell & Co. Ltd., London	United Kingdom	5,765,959,696u	1.808000	P 3,189,137,000u	5,763,180,334	393	
430	Sunbelt Savings, FSB, Dallas	United States	5,712,208,000					
431	Volkskas, Ltd., Pretoria	South Africa	5,694,350,684s	0.422000	SR 13,493,722,000s	4,813,096,974s	451	+ 20
432	AmSouth Bank NA, Birmingham, Ala.	United States	5,692,601,000			4,688,758,000	460	+ 28
433	Security Pacific Bank Washington, Seattle	United States	5,686,248,000			6,154,505,000	372	
434	Korea Development Bank, Seoul	Korea	5,685,803,200u	0.001400	KW4,061,288,000,000u			
435	Kita-Nippon Bank, Ltd., Morioka	Japan	5,674,576,432	0.007508	Y 755,804,000,000	5,680,864,610	401	
436	Alahli Bank of Kuwait	Kuwait	5,665,179,918	3.550000	KD1,595,825,329	5,112,186,087s	431	
437	Banco di Sardegna, Sassari	Italy	5,636,577,375s	0.000765	L 7,368,075,000,000s	5,642,673,167s	402	
438	Bank of Hawaii, Honolulu	United States	5,602,067,000			4,835,452,000	448	+ 10
439	Niigata Chuo Bank, Ltd.	Japan	5,556,903,548	0.007508	Y 740,131,000,000	5,705,369,450	397	
440	Banca Popolare di Bergamo	Italy	5,551,867,766u	0.000765	L 7,257,343,484,526u	5,805,060,587u	389	
441	Norwest Bank Minnesota NA, Minneapolis	United States	5,540,745,000			3,898,042,000	532	+ 91
442	Fleet National Bank, Providence, R.I.	United States	5,539,747,000			4,962,063,000	440	
443	National City Bank, Cleveland	United States	5,512,392,000			4,932,377,000	443	
444	Banco de Sabadell	Spain	5,502,268,800	0.008820	SP623,840,000,000	4,622,326,447s	466	+ 22
445	Bank of Tokyo Trust Co., New York	United States	5,497,629,000v			5,361,415,000v	421	
446	Banco Intercontinental Espanol, Madrid	Spain	5,485,484,340	0.008820	SP621,937,000,000	5,169,661,552	427	
447	Overseas-Chinese Banking Corp., Ltd., Singapore	Singapore	5,469,286,401s	0.513000	S$ 10,661,377,000s	4,427,016,411s	488	+ 41
448	Kagawa Bank, Ltd., Takamatsu	Japan	5,459,577,344	0.007508	Y 727,168,000,000	5,158,197,585	430	
449	Cassa di Risparmio di Padova e Rovigo, Padova	Italy	5,440,611,568	0.000765	L 7,111,910,547,054	5,681,087,355	400	
450	Forsta Sparbanken, Stockholm	Sweden	5,417,761,400s	0.163000	SK 33,237,800,000s	5,293,868,888	422	
451	Banco Lariano, Como	Italy	5,417,490,364t	0.000765	L 7,081,686,750,832t	5,497,075,187t	411	
452	State Street Bank & Trust Co., Boston	United States	5,390,469,000			4,540,702,000	474	+ 22
453	Banca della Svizzera Italiana, Lugano	Switzerland	5,373,219,285s	0.665000	SF8,080,029,000s	5,551,718,876s	408	
454	Commercial Bank of Greece, Athens	Greece	5,349,791,266u	0.006700	GD798,476,308,313u	4,378,000,000u	493	+ 39
455	Samuel Montagu & Co., Ltd., London	United Kingdom	5,316,906,736st	1.808000	P 2,940,767,000st	N.A.		
456	National Bank of Egypt, Cairo	Egypt	5,283,792,000u	0.432000	EP 12,231,000,000u	6,070,470,000u	376	
457	West LB International, Luxembourg	Luxembourg	5,279,120,000t	0.560000	LF9,427,000,000t	5,568,990,770t	406	
458	Standard Federal Bank, Troy, Mich.	United States	5,272,603,000			4,500,435,454	478	+ 20
459	Kanto Bank, Ltd., Tsuchiura	Japan	5,271,149,068	0.007508	Y 702,071,000,000	4,911,510,780	446	
460	Riggs National Bank, Washington, D.C.	United States	5,253,756,000			5,007,555,000	437	
461	Nedcor Ltd., Johannesburg	South Africa	5,251,095,000s	0.401000	SR 13,095,000,000s	4,081,178,000	516	+ 55
462	TDB American Express Bank, Geneva	Switzerland	5,231,451,925t	0.665000	SF7,866,845,000t	4,168,796,742t	504	+ 42
463	Bank Degang Negara, Jakarta	Indonesia	5,229,291,768u	0.000579	IR9,031,592,000,000u	N.A.		
464	Caja de Ahorros de Cataluna, Barcelona	Spain	5,190,993,360	0.008820	SP588,548,000,000	4,572,688,208s	471	+7
465	Banca Serfin, Mexico City	Mexico	5,179,327,000s	0.000431	MP 12,017,000,000,000s	3,163,023,961	626	+161
466	Northern Trust Co., Chicago	United States	5,165,804,000			5,441,841,000	414	
467	Bank of Kochi, Ltd.	Japan	5,143,971,056	0.007508	Y 685,132,000,000	5,046,319,060	434	
468	Banco Espirito Santo e Comercial, Lisbon	Portugal	5,140,156,500	0.006810	PE754,795,374,412	4,891,198,480	458	
469	Sanwa Bank California, San Francisco	United States	5,137,163,000v			4,202,947,000v	503	+ 34
470	Credit Suisse (Luxembourg)	Luxembourg	5,124,615,191v	0.026700	LF191,933,153,231v	5,044,743,235v	435	
471	Yorkshire Bank Plc, Leeds	United Kingdom	5,119,010,288	1.808000	P 2,831,311,000	3,927,178,194	528	+ 57
472	Banco Atlantico, Barcelona	Spain	5,071,607,710st	0.008820	SP575,012,212,000st	4,501,804,736st	477	+5
473	Thai Farmers Bank, Bangkok	Thailand	5,068,827,128	0.039690	TB127,710,434,055	4,487,820,077	481	+8
474	Peoples Bank, Bridgeport, Conn.	United States	5,065,375,000			4,676,625,000	461	
475	Cassa di Risparmio di Genova e Imperia, Genoa	Italy	5,064,463,134u	0.000765	L 6,620,213,246,558u	5,255,042,319	423	
476	Shawmut Bank NA, Boston	United States	5,059,673,000			4,989,948,000	439	
477	Signet Bank/Virginia, Richmond	United States	5,040,448,000			5,238,495,000	424	
478	MeraBank, FSB, Phoenix, Ariz.	United States	5,019,493,000			4,007,610,000	523	+ 45
479	Habib Bank Ltd., Karachi	Pakistan	5,008,729,416s	0.054000	PR 92,754,248,442s	4,930,784,897s	444	
480	National Bank of Dubai Ltd., Dubai	United Arab Emirates	4,992,148,464	0.272000	UD 18,353,487,000	4,818,264,318	450	
481	Atlantic Financial Federal, Bala Cynwyd, Pa.	United States	4,963,062,000					
482	Thurgauische Kantonalbank, Weinfelden	Switzerland	4,941,689,480	0.665000	SF7,431,112,000	5,387,969,838u	417	
483	First Federal of Michigan, Detroit	United States	4,911,700,862					
484	Northeast Savings, FA, Hartford, Conn.	United States	4,906,967,000					
485	State Bank of New South Wales, Sydney	Australia	4,869,928,000s	0.796000	A$6,118,000,000s	4,722,693,479	455	
486	Bank of California NA, San Francisco	United States	4,868,600,000v			3,211,115,000v	616	+130
487	Barnett Bank of South Florida NA, Miami Lakes	United States	4,865,028,000			4,398,167,000	492	+5
488	First Interstate Bank of Oregon NA, Portland	United States	4,835,390,000			4,709,734,000	456	
489	Shimizu Bank, Ltd.	Japan	4,830,774,836	0.007508	Y 643,417,000,000	4,613,115,280	468	
490	Credit Foncier Vaudois, Lausanne	Switzerland	4,823,373,178	0.665000	SF7,253,193,000	5,436,080,545	416	
491	Stadt-Sparkasse Duesseldorf	Germany	4,812,750,652	0.560000	DM8,594,197,592	4,916,173,316	445	
492	Banco Itau, Sao Paulo	Brazil	4,785,694,197	0.001360	BC3,518,892,792,000	4,075,442,955s	517	+ 25
493	Caja de Ahorros y Monte de Piedad de Zaragoza	Spain	4,780,201,860	0.008820	SP541,973,000,000	4,404,327,136	491	
494	Gifu Bank, Ltd.	Japan	4,778,992,160	0.007508	Y 636,520,000,000	4,652,349,935	464	
495	First Pennsylvania Bank NA, Philadelphia	United States	4,756,989,000			4,136,159,000	507	+ 12
496	Sparkasse in Bremen	Germany	4,755,747,058u	0.560000	DM8,492,405,461u	4,672,648,984u	462	
497	Hibernia National Bank, New Orleans, La.	United States	4,733,616,000			4,130,496,000	508	+ 11
498	Tokuyo Sogo Bank, Ltd., Sendai	Japan	4,729,499,424	0.007508	Y 629,928,000,000	4,615,750,975	467	
499	Banco Popular de Puerto Rico, San Juan	United States	4,715,833,000			4,492,171,000	480	
500	National Bank of New Zealand, Ltd., Wellington	New Zealand	4,693,598,000st	0.629000	N$7,462,000,000st	4,122,679,600st	511	+ 11

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports wherever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988, and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988, and all Japanese bank data are for fiscal yearend March 31, 1989 and 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. (h)— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. (q)— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. (s)— Consolidated data. (t)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u)— Data are not consolidated for affiliates more than 50% owned. (v)— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. (w)— Member of the AI UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. (†)— Rank based on revised deposit total for 1987. N.A. — Not available.

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Banks Ranked After the First 500

With Deposit on Dec. 31, 1988

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
501	Citicorp Savings, FS&LA, San Francisco	United States	4,677,832,000
502	Midlantic National Bank, Newark, N.J.	United States	4,658,275,000
503	Talman Home Federal Savings & Loan Assn., Chicago	United States	4,653,301,000
504	Banco Pastor, Coruna	Spain	4,652,550,000
505	Banque Sudameris, Paris	France	4,617,125,123s
506	International Commercial Bank of China, Taipei	Taiwan	4,615,721,897u
507	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	4,614,335,868
508	Caisse Hypothecaire Anversoise, Antwerp	Belgium	4,610,800,193
509	Banco do Estado de Sao Paulo	Brazil	4,610,203,605
510	Society National Bank, Cleveland	United States	4,607,396,000
511	Citizens & Southern National Bank, Fort Lauderdale, Fla.	United States	4,605,646,000
512	Hypobank International, Luxembourg	Luxembourg	4,579,452,897t
513	Banco Pinto & Sotto Mayor, Lisbon	Portugal	4,536,644,940
514	Banque Misr, Cairo	Egypt	4,519,122,624
515	Oesterreichische Volksbanken, Vienna	Austria	4,513,299,732
516	Banco de la Provincia de Buenos Aires	Argentina	4,492,150,052
517	Howard Savings Bank, Newark, N.J.	United States	4,484,040,000
518	First Tennessee Bank NA, Memphis	United States	4,468,737,000
519	Banca San Paolo di Brescia	Italy	4,412,491,695s
520	Banca Popolare di Verona	Italy	4,410,225,000
521	Lincoln Savings & Loan Assn., Irvine, Calif.	United States	4,409,061,000
522	Caja de Ahorros de Valencia	Spain	4,404,390,480
523	Deutsche Bank Berlin	Germany	4,386,943,308t
524	European American Bank, New York	United States	4,385,398,000
525	Osuuspankkien Keskuspankki Oy, Helsinki	Finland	4,377,864,000s
526	Carteret Savings Bank, FA, Morristown, N.J.	United States	4,355,013,000
527	Banco Urquijo Union, Madrid	Spain	4,351,073,534
528	National Westminster Bank NJ, Jersey City	United States	4,327,064,000
529	Societe de Banque Suisse (Luxembourg)	Luxembourg	4,321,582,852v
530	Scandinavian Bank Ltd., London	United Kingdom	4,306,939,856s
531‡	Banco de la Nacion Argentina, Buenos Aires	Argentina	4,298,433,852‡
532	Caja de Ahorros de Galicia, Coruna	Spain	4,296,477,780
533	First Florida Bank NA, Tampa	United States	4,294,028,000
534	Greenwood Trust Co., New Castle, Del.	United States	4,291,049,000
535	Schweizer Verband der Raiffeisenkassen, St. Gallen	Switzerland	4,271,722,154
536	First Bank of Toyama, Ltd.	Japan	4,263,102,464
537	Trust Bank of Africa Ltd., Cape Town	South Africa	4,255,399,434s
538	Long Island Savings Bank FSB, Melville, N.Y.	United States	4,239,942,000
539	First Alabama Bank, Montgomery	United States	4,238,964,000
540	Western Savings & Loan Assn., Phoenix, Ariz.	United States	4,229,348,000
541	First National Bank of Maryland, Baltimore	United States	4,227,194,000v
542	First City National Bank, Houston	United States	4,222,849,000
543	Bayerische Vereinsbank International, Luxembourg	Luxembourg	4,220,295,520t
544	Setouchi Bank, Ltd., Kure	Japan	4,217,806,700
545	Saudi International Bank, London	United Kingdom	4,216,256,000
546	Taiko Sogo Bank, Ltd., Nagaoka	Japan	4,215,989,764
547	Arizona Bank, Phoenix	United States	4,208,639,000
548	Banco del Comercio, Madrid	Spain	4,206,496,140
549	Dollar Dry Dock Bank, White Plains, N.Y.	United States	4,186,767,000
550	Banque de Neuflize, Schlumberger, Mallet, Paris	France	4,175,897,000t
551	Moscow Narodny Bank Ltd., London	United Kingdom	4,171,056,000
552	Southwest Savings Assn., Dallas	United States	4,166,953,000
553	Verenigde Spaarbank, Amsterdam	Netherlands	4,127,671,506
554	Perpetual American Bank, FSB, McLean, Va.	United States	4,123,773,000
555	Caisse Hypothecaire du Canton de Berne	Switzerland	4,122,706,735
556	Bank of Bermuda, Ltd., Hamilton	Bermuda	4,122,671,763
557	Bayerische Landesbank International, Luxembourg	Luxembourg	4,106,494,579t
558	Al Bank Saudi Al Fransi, Jeddah	Saudi Arabia	4,105,019,360
559	Basellandschaftliche Kantonalbank, Liestal	Switzerland	4,102,532,630
560	Banca d'America e d'Italia, Milan	Italy	4,092,106,855t
561	Stadtsparkasse Hannover	Germany	4,072,880,000
562	Berliner Commerzbank, Berlin	Germany	4,067,883,960t
563	Chase Lincoln First Bank NA, Rochester, N.Y.	United States	4,066,672,000
564	Kokumin Bank, Ltd., Tokyo	Japan	4,064,358,196
565	Farmers Bank of China, Taipei	Taiwan	4,056,040,633
566	Fukushima Bank, Ltd.	Japan	4,043,973,976u
567	Mbank Dallas NA	United States	4,033,803,000
568	Norstar Bank of Upstate New York, Albany	United States	4,029,608,000
569	South Carolina National Bank, Columbia	United States	4,028,127,000
570	Ljubljanska Banka, Ljubljana	Yugoslavia	4,026,326,290s
571	Hanwa Bank, Ltd., Wakayama	Japan	4,024,152,856
572	Kumamoto Bank, Ltd.	Japan	4,023,206,848
573	Ulster Bank Ltd., Belfast	United Kingdom	4,006,000,064st
574	Ibaraki Bank, Ltd., Mito	Japan	3,998,835,880
575	Banque Cantonale des Grisons, Chur	Switzerland	3,994,135,635
576	Chevy Chase Savings Bank, FSB, Md.	United States	3,988,537,000
577	Sapporo Bank, Ltd.	Japan	3,986,830,588
578	BancOhio National Bank, Columbus	United States	3,984,094,000
579	Cassa di Risparmio in Bologna	Italy	3,981,933,183s
580	Sparkasse Essen	Germany	3,974,579,622
581	American Security Bank NA, Washington, D.C.	United States	3,969,228,000
582	Israel Discount Bank of New York	United States	3,965,892,000t
583	Minami-Nippon Bank, Ltd., Kagoshima	Japan	3,913,132,060
584	Burgan Bank, Kuwait	Kuwait	3,909,846,442
585	National Bank of Pakistan, Karachi	Pakistan	3,878,543,886
586	Higo Family Bank, Ltd., Kumamoto	Japan	3,876,012,508
587‡	Syndicate Bank, Manipal	India	3,870,316,306‡
588	Tokushima Bank, Ltd.	Japan	3,856,116,308
589	Bank Negara Indonesia 1946, Jakarta	Indonesia	3,823,897,680
590	Hambros Bank Ltd., London	United Kingdom	3,822,742,000u
591	Ugo Bank, Ltd., Akita	Japan	3,787,943,668
592	Banque Hypothecaire du Canton de Geneve, Geneva	Switzerland	3,784,286,905
593	Nanyang Commercial Bank, Ltd., Hong Kong	Hong Kong	3,752,887,094
594	Citibank (New York State), Perinton	United States	3,745,548,000
595	Central Fidelity Bank, Richmond	United States	3,744,671,000
596	First Federal Savings & Loan Assn., Rochester, N.Y.	United States	3,740,514,000
597	University Savings Assn., Houston	United States	3,730,626,000
598	Banque Nationale de Paris Plc, London	United Kingdom	3,727,633,152t
599	United Bank of Kuwait Ltd., London	United Kingdom	3,725,854,080
600	Saikyo Bank Ltd., Tokuyama	Japan	3,693,095,104

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
601	Deutsch-Sudamerikanische Bank, Hamburg	Germany	3,679,793,957t
602★	Bank Bumi Daya, Jakarta	Indonesia	3,669,656,930s★
603	Trust Company Bank, Atlanta	United States	3,669,377,000
604	Overseas Union Bank, Ltd., Singapore	Singapore	3,665,267,523s
605	Citicorp Savings of Illinois, FS&LA, Chicago	United States	3,632,476,000
606	TransOhio Savings Bank, Cleveland	United States	3,624,443,000
607	Green Point Savings Bank, Brooklyn, New York	United States	3,622,622,000
608	First Hawaiian Bank, Honolulu	United States	3,621,793,000
609	Ippa Savings Bank, Antwerp	Belgium	3,617,312,232u
610	Laurentian Bank of Canada, Montreal	Canada	3,617,126,470
611	Shokusan Bank, Ltd., Yamagata	Japan	3,613,870,688
612	Indian Overseas Bank, Madras	India	3,599,722,950
613	Udruzena Banka Hrvatske, Zegreb	Yugoslavia	3,589,537,000
614	First International Bank of Israel, Ltd., Tel-Aviv	Israel	3,573,031,468s
615	Caja de Ahorros del Mediterraneo, Alicante	Spain	3,567,751,740
616	Cooperative Central Bank Co. Ltd., Basle	Switzerland	3,557,642,688
617	Premier Bank NA, Baton Rouge, La.	United States	3,537,890,000
618	Basler Kantonalbank, Basle	Switzerland	3,527,934,725
619	J. Henry Schroder Wagg & Co. Ltd., London	United Kingdom	3,522,320,288s
620	Tomato Bank, Ltd., Okayama	Japan	3,496,468,092
621	Girobank, Plc, London	United Kingdom	3,495,948,800s
622	Hongkong Bank of Canada, Vancouver	Canada	3,471,668,074t
623	City National Bank, Beverly Hills, Calif.	United States	3,465,407,000
624	American Savings Bank FSB, White Plains, N.Y.	United States	3,464,404,000
625	Indiana National Bank, Indianapolis	United States	3,462,240,000
626	AmeriFirst Bank, Miami	United States	3,458,105,000
627	Lloyds Bank Canada, Toronto	Canada	3,451,829,120
628	TCF Banking & Savings, FA, Minneapolis	United States	3,440,381,000
629	Sears Savings Bank, Glendale, Calif.	United States	3,440,297,545
630	Stadtsparkasse Dortmund	Germany	3,434,200,000
631	Bank of East Asia, Ltd., Hong Kong	Hong Kong	3,434,091,648
632	Barclays Bank, Paris	France	3,433,083,017st
633	U.S. Bank of Washington NA, Seattle	United States	3,417,178,000
634	Jugobanka-United Bank, Belgrade	Yugoslavia	3,413,060,820
635	BNP Espana, Madrid	Spain	3,412,308,060t
636	Branch Banking Trust Co., Wilson, N.C.	United States	3,400,029,000
637	DG Bank Luxembourg	Luxembourg	3,384,647,996t
638	United Savings Assn. of Texas, FSB, Houston	United States	3,368,661,000
639	Commercial Federal Savings & Loan Assn., Omaha, Neb.	United States	3,367,094,000
640	Turkiye Is Bankasi, Ankara	Turkey	3,363,732,961u
641	Union Bank of India, Bombay	India	3,362,388,974u
642	Pierson, Heldring & Pierson, Amsterdam	Netherlands	3,358,359,114et
643	Mellon Bank (East) NA, Philadelphia	United States	3,352,590,000
644	Landessparkasse zu Oldenburg	Germany	3,339,103,290
645	FarWest Savings & Loan Assn., Newport Beach, Calif.	United States	3,320,020,000
646	Norddeutsche Landesbank International, Luxembourg	Luxembourg	3,318,800,913t
647	Sumitomo Bank of California, San Francisco	United States	3,318,751,000t
648	United Jersey Bank, Hackensack, N.J.	United States	3,312,691,000
649	Bank of Kuwait and the Middle East	Kuwait	3,311,051,197
650	Franklin Savings Assn., Ottawa, Kan.	United States	3,309,257,000
651	Stadtsparkasse Nuernberg	Germany	3,307,952,953
652	Credito Commerciale, Milan	Italy	3,299,952,669t
653	Yamagata Shiawase Bank, Ltd.	Japan	3,299,413,124
654	Shonai Bank, Ltd., Tsuruoka	Japan	3,292,693,464
655	Chubu Bank, Ltd., Shizuoka	Japan	3,289,314,864
656	Equitable Bank NA, Baltimore	United States	3,288,048,000
657	Washington Mutual Savings Bank, Seattle	United States	3,270,016,000
658	Credito Varesino, Varese	Italy	3,269,492,751v
659	Udruzena Beogradska Banka, Belgrade	Yugoslavia	3,265,314,540s
660	First Union National Bank, Atlanta	United States	3,263,817,000
661	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	United States	3,258,708,000
662	Sparkasse Saarbruecken	Germany	3,252,828,379
663	Benjamin Franklin Federal S&L Assn., Portland,	United States	3,252,732,000
664	Fuji Bank & Trust Co., New York	United States	3,232,846,000t
665	Guaranty Federal Savings Bank, Dallas	United States	3,219,246,000
666	Aargauische Kantonalbank, Aarau	Switzerland	3,216,922,870
667	Sun Bank NA, Orlando, Fla.	United States	3,214,358,000
668	Tottori Bank, Ltd.	Japan	3,209,354,664
669	TSB Scotland, Plc., Edinburgh	United Kingdom	3,208,509,920
670	Banca del Gottardo, Lugano	Switzerland	3,204,933,963st
671	Skanska Banken, Malmo	Sweden	3,195,854,773
672	American National Bank & Trust Co., Chicago	United States	3,186,786,000
673	Boatmen's National Bank, St. Louis, Mo.	United States	3,180,418,000
674	Kreissparkasse Esslingen-Nuertingen, Esslingen	Germany	3,177,664,000
675	Continental Bank, Norristown, Pa.	United States	3,174,552,000
676	Zuger Kantonalbank, Zug	Switzerland	3,170,400,135
677	Nagano Bank, Ltd., Matsumoto	Japan	3,169,960,188
678	Homestead Savings, FS&LA, Millbrae, Calif.	United States	3,169,145,956
679	Banca Popolare dell'Emilia, Modena	Italy	3,167,398,316
680	American Savings & Loan Assn. of Florida, Miami	United States	3,166,289,000
681	Kreissparkasse Ludwigsburg	Germany	3,164,095,486
682	Tajima Bank, Ltd., Toyooka	Japan	3,154,733,964
683	Emigrant Savings Bank, New York	United States	3,154,645,224
684	Columbia Savings, FS&LA, Englewood, Colo.	United States	3,152,924,000
685	First National Bank, Louisville, Ky.	United States	3,147,699,000
686	Norstar Bank NA, Buffalo, N.Y.	United States	3,142,946,000
687	Daito Bank, Ltd., Koriyama	Japan	3,131,113,796
688	United Bank, Ltd., Karachi	Pakistan	3,122,013,821u
689	Florida Federal Savings & Loan Assn., St. Petersburg	United States	3,121,237,000
690	BayBank Middlesex, Burlington, Mass.	United States	3,118,903,000
691	Manufacturers & Traders Trust Co., Buffalo, N.Y.	United States	3,115,988,000
692	San Jacinto Savings Assn., Houston	United States	3,113,201,000
693	Bank in Liechtenstein, Vaduz	Liechtenstein	3,112,870,885u
694	Western Federal S&L Assn., Marina del Rey, Calif.	United States	3,109,333,000
695	Fidelity Federal Savings & Loan Assn., Glendale, Calif.	United States	3,106,235,000
696	Sovran Bank/Maryland, Bethesda	United States	3,097,780,000
697	Banque Nationale de Paris (Luxembourg)	Luxembourg	3,091,613,310t
698	Banco San Geminiano e San Prospero, Modena	Italy	3,090,373,548u
699	Industrial Bank of Japan Trust Co., New York	United States	3,089,858,000v
700	Ishikawa Bank, Ltd., Kanazawa	Japan	3,082,131,604

Banks Ranked After the First 500

With Deposit on Dec. 31, 1988

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
701	National Community Bank, Rutherford, N.J.	United States	3,078,796,736
702	Liechtensteinische Landesbank, Vaduz	Liechtenstein	3,078,412,966
703	Siam Commercial Bank Ltd., Bangkok	Thailand	3,053,322,770
704	Mercantile Bank NA, Clayton, Mo.	United States	3,043,981,000
705	Citizens & Southern National Bank, Charleston, S.C.	United States	3,036,413,000
706	Banco Borges & Irmao, Oporto	Portugal	3,031,922,967
707	Banca Popolare Veneta, Padova	Italy	3,024,871,631
708	Dominion Bank NA, Roanoke, Va.	United States	3,022,907,000
709	Bank One Columbus NA, Ohio	United States	3,013,558,000
710	Bank fuer Oberoesterreich und Salzburg, Linz	Austria	113,232,000
711	Bright Banc Savings Assn., Dallas	United States	003,429,000
712	First-Citizens Bank & Trust Co., Raleigh, N.C.	United States	991,772,000
713	Banque Scalbert DuPont, Lille	France	917,354,795
714	Rochester Community Savings Bank, N.Y.	United States	2,966,534,000
715	Downey Savings & Loan Assn., Newport Beach, Calif.	United States	2,962,843,000
716	Pacific First Federal Savings Bank, Tacoma, Wash.	United States	2,955,150,000
717	Citizens Federal Bank, FSB, Miami	United States	2,952,907,000
718	Bank Rakyat Indonesia, Jakarta	Indonesia	2,948,439,867
719	Caja de Ahorros Vizcaina, Bilbao	Spain	2,941,073,100
720	First Interstate Bank of Washington NA, Seattle	United States	2,938,083,000
721	Arab National Bank, Riyadh	Saudi Arabia	2,937,654,980s
722	First American Bank of Virginia, McLean	United States	2,930,151,000
723	Banco Totta & Acores, Lisbon	Portugal	2,926,613,830
724	Oesterreichische Credit-Institut, Vienna	Austria	2,922,839,035t
725	Bank One Indianapolis NA	United States	2,911,999,000
726	Cassa di Risparmio di Parma	Italy	2,910,490,695s
727	Banque de l'Etat de Fribourg	Switzerland	2,909,082,376
728	Credito Bergamasco, Bergamo	Italy	2,908,530,000s
729	Olney Savings & Loan Assn., Tex.	United States	2,896,309,000
730	NatWest Investment Bank Ltd., London	United Kingdom	2,889,184,000t
731	Stadtsparkasse Duisburg	Germany	2,887,001,498
732	Caisse d'Epargne de la Republique et Canton de Geneva	Switzerland	2,884,779,975u
733	Cassa di Risparmio di Piacenza	Italy	2,878,015,680
734	Consolidated Federal Bank, FSB, Dallas	United States	2,873,792,000
735	Ionian and Popular Bank of Greece, Athens	Greece	2,862,896,600v
736	Home Savings Assn. of Kansas City, FA, Mo.	United States	2,857,614,000
737	Sparkasse Bonn	Germany	2,854,320,000u
738	Deutsche Verkehrs-Kredit Bank, Frankfurt	Germany	2,845,577,343
739	Deutsche Girozentrale International, Luxembourg	Luxembourg	2,844,832,476v
740	Deposit Guaranty National Bank, Jackson, Miss.	United States	2,844,645,000
741	Apple Bank For Savings, New York	United States	2,841,763,000
742	Midlantic National Bank/North, West Paterson, N.J.	United States	2,841,480,000
743	Banca del Friuli, Udine	Italy	2,833,189,150
744	Bank Leumi Trust Co., New York	United States	2,826,862,000t
745	First Interstate Bank of Nevada NA, Reno	United States	2,822,478,000
746	Banco Nacional Ultramarino, Lisbon	Portugal	2,799,560,962t
747	ANZ Banking Group (New Zealand) Ltd., Wellington	New Zealand	2,798,944,514st
748	Society for Savings, Hartford, Conn.	United States	2,794,232,000
749	San Francisco Federal Savings & Loan Assn.	United States	2,773,224,000
750	Manhattan Savings Bank, New York	United States	2,765,064,691
751	Shinhan Bank, Seoul	Korea	2,751,856,009
752	Kreissparkasse Boeblingen	Germany	2,748,642,234
753	United Overseas Bank, Geneva	Switzerland	2,743,907,921s
754	Allahabad Bank, Calcutta	India	2,742,203,092
755	Williamsburgh Savings Bank, Brooklyn, New York	United States	2,735,861,000
756	Hudson City Savings Bank, Paramus, N.J.	United States	2,732,766,251
757	Toho Sogo Bank, Ltd., Matsuyama	Japan	2,731,380,368
758	Bank South NA, Atlanta	United States	2,727,320,000
759	Fuso Bank, Ltd., Tottori	Japan	2,723,106,552
760	Mercantile Credit Co. Ltd., London	United Kingdom	2,713,424,704t
761	Sovran Bank/Central South, Nashville, Tenn.	United States	2,707,869,000
762	Kantonalbank Schwyz	Switzerland	2,701,533,240
763	Caja de Ahorros y Monte de Piedad Municipal de Bilbao	Spain	2,701,098,540
764	Union Trust Co., Stamford, Conn.	United States	2,695,767,000
765	Bank of Baltimore	United States	2,692,475,000
766	Banque Cantonale du Valais, Sion	Switzerland	2,689,807,960
767	Credit Bank, Athens	Greece	2,686,087,193
768	Barclays Bank of New York NA	United States	2,676,770,000v
769	Sparkasse Bielefeld	Germany	2,667,671,201
770	Caja de Ahorros Provincial de Guipuzcoa, San Sebastian	Spain	2,666,894,580
771	Credit Populaire du Marocco, Casablanca	Morocco	2,663,382,000
772	Home Owners Federal Savings & Loan Assn., Boston	United States	2,661,065,000
773	British Bank of the Middle East, Hong Kong	Hong Kong	2,649,763,216st
774	Georgia Federal Bank, FSB, Atlanta	United States	2,644,027,000
775	Sendai Bank, Ltd.	Japan	2,622,552,564
776	Sparkasse Bochum	Germany	2,630,077,649
777	Dai-Ichi Kangyo Bank Nederland, Amsterdam	Netherlands	2,624,254,175v
778	Central Bank of the South, Birmingham, Ala.	United States	2,614,001,000
779	Stadtsparkasse Wuppertal, Wuppertal	Germany	2,613,120,948
780	Trustcorp Bank Ohio, Toledo	United States	2,604,121,000
781	Societe Marseillaise de Credit, Marseille	France	2,597,495,528s
782	Discount Bank & Trust Co., Geneva	Switzerland	2,597,410,181s
783	Saudi British Bank, Riyadh	Saudi Arabia	2,594,517,900
784	Fifth Third Bank, Cincinnati	United States	2,593,721,000
785	Qatar National Bank, Doha	Qatar	2,579,689,945
786	First Wisconsin National Bank, Milwaukee	United States	2,579,106,000
787	Libyan Arab Foreign Bank, Tripoli	Libya	2,572,500,000tu
788	Community Federal Savings & Loan Assn., St. Louis, Mo.	United States	2,568,455,000
789	MBank Houston NA	United States	2,566,889,397
790	Akita Akebono Bank, Ltd.	Japan	2,565,866,508
791	Seamen's Bank for Savings FSB, New York	United States	2,564,864,000
792	Sparkasse Krefeld	Germany	2,564,842,000
793	Old Stone Bank FSB, Providence, R.I.	United States	2,564,746,000
794	Capitol Federal Savings & Loan Assn., Topeka, Kan.	United States	2,562,495,000
795	Old Kent Bank & Trust Co., Grand Rapids, Mich.	United States	2,561,181,000
796	Cassa di Risparmio di Venezia, Venice	Italy	2,551,847,423
797	Multibanco Comermex, Chihuahua	Mexico	2,544,500,682
798	Copenhagen Handelsbank International	Luxembourg	2,534,697,766t
799	Solothurner Kantonalbank, Solothurn	Switzerland	2,529,669,310
800	Valley Federal Savings & Loan Assn., Van Nuys, Calif.	United States	2,528,358,000

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
801	Banco de Ponce, P.R.	United States	2,524,029,599
802	Metropolitan Federal Bank FSB, Fargo, N.D.	United States	2,521,938,000
803	Bank of Oman Ltd., Dubai	United Arab Emirate	2,509,6[illegible]5,872
804	Banca Popolare Commercio e Industria, Milan	Italy	2,498,100,375
805	Bank of Pusan, Ltd.	Korea	2,496,945,608
806	United States Trust Co., New York	United States	2,495,454,000
807	Monte de Piedad y Caja de Ahorros de Ronda	Spain	2,491,420,680
808	Banco de Madrid	Spain	2,485,513,346t
809	Stadtsparkasse Muenster (Westf)	Germany	2,470,119,842
810+	Barclays Bank, Madrid	Spain	2,468,109,420t#
811	Hill Financial Savings Assn., Red Hill, Pa.	United States	2,452,442,000
812	Signet Bank/Maryland, Baltimore	United States	2,445,426,000
813	First American National Bank, Nashville	United States	2,429,962,000
814	Trustmark National Bank, Jackson, Miss.	United States	2,425,286,923
815	First Federal Savings & Loan Assn., Pittsburgh	United States	2,424,612,000
816	Shanghai Commercial Bank, Ltd., Hong Kong	Hong Kong	2,417,582,464
817	Central Trust Co. NA, Cincinnati	United States	2,416,457,000
818	Sparkasse Pforzheim	Germany	2,414,552,000
819	Banco Zaragozano	Spain	2,410,003,260
820	Uniao de Bancos Portugueses, Oporto	Portugal	2,409,872,977u
821	Citizens First National Bank, Ridgewood, N.J.	United States	2,405,170,000
822	Barclays de Zoete Wedd Ltd., London	United Kingdom	2,372,725,184st
823	Bank of Naniwa, Ltd., Osaka	Japan	2,372,272,728
824	Household Bank FSB, Newport Beach, Calif.	United States	2,371,308,000
825	First Minnesota Savings Bank FSB, St. Paul	United States	2,370,769,000
826	Kyoto Kyoei Bank, Ltd.	Japan	2,370,177,996
827	St. Paul Federal Bank for Savings, Chicago	United States	2,369,257,745
828	Farm & Home Savings Assn., Nevada, Mo.	United States	2,358,906,000
829	Bank Western, Denver	United States	2,350,499,000
830	Bank of N.T. Butterfield & Son, Ltd., Hamilton	Bermuda	2,347,198,245s
831	Union Bank of Finland International, Luxembourg	Luxembourg	2,341,623,649t
832	Wakayama Bank, Ltd.	Japan	2,339,582,896
833	Rhode Island Hospital Trust National Bank, Providence	United States	2,336,972,000
834	Stadtsparkasse Augsburg	Germany	2,337,114,666
835‡	F. van Lanschot, Bankiers, 's-Hertogenbosch	Netherlands	2,336,195,190‡
836	Star Bank NA, Cincinnati	United States	2,330,951,000
837	Astoria Federal Savings & Loan Assn., Queens, New York	United States	2,322,683,242
838	First Security Bank of Utah NA, Ogden	United States	2,322,666,000
839	Banco del Estado de Chile, Santiago	Chile	2,320,145,600
840	Banca dello Stato del Cantone Ticino, Bellinzona	Switzerland	2,317,359,415
841	Centerre Bank NA, St. Louis	United States	2,313,644,000
842	Banque du Caire, Cairo	Egypt	2,295,216,000u
843	Credit Industriel de l'Ouest, Nantes	France	2,292,037,748t
844	Wilmington Trust Co., Del.	United States	2,291,149,000
845	Landesbank Rheinland-Pfalz und Saar Intl, Luxembourg	Luxembourg	2,284,800,000t
846	Idaho First National Bank, Boise	United States	2,280,463,000
847	Hamilton Bank, Lancaster, Pa.	United States	2,278,858,000
848	Norstar Bank, Hempstead, N.Y.	United States	2,273,667,000
849	First of America Bank-Southeast Michigan NA, Detroit	United States	2,269,359,000
850	Whitney National Bank, New Orleans, La.	United States	2,266,667,000
851	Midwest Federal Savings & Loan Assn., Minneapolis	United States	2,265,072,000
852	Bank of Boston Connecticut, Waterbury	United States	2,263,014,000
853	Fortune Savings Bank, Clearwater, Fla.	United States	2,257,704,127
854	Equibank, Pittsburgh	United States	2,253,006,000
855	Okinawa Kaiho Bank, Ltd., Naha	Japan	2,252,505,112
856	Landesbank Saar-Girozentrale, Saarbrucken	Germany	2,245,046,720u
857	Lincoln Savings Bank FSB, New York	United States	2,238,214,000
858	Albank Alsaudi Alhollandi, Jeddah	Saudi Arabia	2,234,982,100
859	Bank of Alexandria, Cairo	Egypt	2,234,967,120
860	Tohuku Bank, Ltd., Morioka	Japan	2,227,556,028
861	Citibank Espana, Madrid	Spain	2,219,253,120t
862	Citytrust, Bridgeport, Conn.	United States	2,214,756,000
863	Pima Savings & Loan Assn., Tucson, Ariz.	United States	2,211,104,000
864	Citibank (South Dakota) NA, Sioux Falls	United States	2,206,499,000
865	Third National Bank, Nashville, Tenn.	United States	2,205,219,000
866	Banco de Fomento, Madrid	Spain	2,201,925,765
867	Santa Barbara Savings & Loan Assn., Calif.	United States	2,191,861,000
868	Stadtsparkasse Aachen	Germany	2,189,717,217
869	Banca del Monte di Bologna e Ravenna, Bologna	Italy	2,188,765,627
870	Societe Nancelenne de Credit Ind'l et Varin-Bernier, Nancy	France	2,184,200,000
871	Howa Bank, Ltd. Oita	Japan	2,175,247,792
872	Bank Julius Baer & Co., Ltd., Zurich	Switzerland	2,160,286,415
873	Danske Bank International, Luxembourg	Luxembourg	2,158,777,690t
874	Northeastern Bank of Pennsylvania, Wilkes-Barre	United States	2,142,078,000
875	Third Federal Savings & Loan Assn., Cleveland	United States	2,136,288,682
876	Banca Agricola Milanese, Milan	Italy	2,133,788,665t
877	Banco de Financiacion Industrial, Madrid	Spain	2,131,150,140
878	SouthTrust Bank of Alabama NA, Birmingham	United States	2,129,553,000
879	Fukuho Bank, Ltd., Fukui	Japan	2,129,366,404
880	Banque Nationale de Paris 'Intercontinentale'	France	2,127,049,103st
881	Bank Winter & Co., Vienna	Austria	2,125,022,600
882	Standard Chartered Merchant Bank Ltd., London	United Kingdom	2,124,993,024st
883	Merchants National Bank & Trust Co., Indianapolis	United States	2,120,819,000
884	Banque de la Societe Financiere Europeenne, Paris	France	2,118,431,619
885	Hypotheek-en Spaarmaatschappij van Antwerpen, Antwerp	Belgium	2,113,439,302t
886	Central Bank of Kuwait	Kuwait	2,104,795,000
887	American Express Centurion Bank, Newark	United States	2,101,683,000
888	Bank of Ayudhya, Ltd., Bangkok	Thailand	2,101,466,430
889	Banque Louis-Dreyfus, Paris	France	2,091,935,059
890	Miyazaki Taiyo Bank, Ltd., Miyazaki	Japan	2,086,330,548
891	First National Bank of Commerce, New Orleans, La.	United States	2,083,635,000
892	NCNB South Carolina, Columbia	United States	2,081,160,000
893	Banco Fonsecas & Burnay, Lisbon	Portugal	2,079,754,022
894	Champion Federal Savings & Loan Assn., Bloomington, Ill.	United States	2,079,005,000
895	Citibank (Arizona), Phoenix	United States	2,076,096,000
896	Banco Guipuzcoano, San Sebastian	Spain	2,075,049,333
897	Greater New York Savings Bank, New York	United States	2,067,547,000
898	Citizens Federal Savings & Loan Assn., Dayton, Ohio	United States	2,050,525,000
899	Citibank Canada, Toronto	Canada	2,050,261,376st
900	Caja de Ahorros de Asturias, Oviedo	Spain	2,045,208,060

Banks Ranked After the First 500

With Deposit on Dec. 31, 1988

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
901	Chikuho Bank, Ltd., Kurume	Japan	2,043,294,692
902	Northern Bank Ltd., Belfast	United Kingdom	2,037,308,520st
903	Key Bank NA, Albany, N.Y.	United States	2,036,675,000
904	First Fidelity Bank NA/North Jersey, Totowa, N.J.	United States	2,035,938,000
905	Imperial Bank, Los Angeles	United States	2,032,477,000
906	Dollar Bank FSB, Pittsburgh	United States	2,028,473,000
907	Stuttgarter Bank, Stuttgart	Germany	2,027,760,000
908	Chase Manhattan Bank (USA) NA, Wilmington, Del.	United States	2,025,912,000
909	Stadt-und Kreissparkassen Erlangen	Germany	2,024,945,410
910	Akbank Turk, Istanbul	Turkey	2,024,829,696u
911	Sacramento Savings & Loan Assn., Calif.	United States	2,021,237,000
912	Exchange National Bank, Chicago	United States	2,019,982,000
913	Yapi ve Kredi Bankasi, Istanbul	Turkey	2,015,473,506
914	River Bank America, New York	United States	2,014,862,000
915	First City Bank, Dallas	United States	2,008,241,000
916	Benjamin Franklin Savings Assn., Houston	United States	2,004,722,000
917	Sparkasse Karlsruhe	Germany	2,001,347,033
918	Union National Bank, Pittsburgh	United States	1,997,750,000
919	Commercial Bank of Syria, Damascus	Syria	1,993,728,000
920	Frost National Bank, San Antonio, Tex.	United States	1,991,581,000
921	First Financial Bank, FSB, Stevens Point, Wis.	United States	1,990,723,000
922	New Jersey National Bank, Pennington	United States	1,989,041,000
923	Coral Gables Federal Savings & Loan Assn., Fla.	United States	1,988,045,045
924	Key Bank of Central New York, Syracuse	United States	1,984,521,000
925	Great Lakes Bancorp, Ann Arbor, Mich.	United States	1,980,440,000
926	Kreissparkasse Herford	Germany	1,976,147,682
927	Mercury Savings, FS&LA, Huntington Beach, Calif.	United States	1,972,012,000
928	Daegu Bank, Ltd., Taegu	Korea	1,949,031,000
929	Nordfinanz-Bank Zurich	Switzerland	1,946,990,173lu
930	Horizon Financial, FA, Southampton, Pa.	United States	1,944,949,000
931	Valley Bank of Nevada, Las Vegas	United States	1,944,006,000
932	Shizuoka Sogo Bank, Ltd., Numazu	Japan	1,941,050,748
933	Zions First National Bank, Salt Lake City, Utah	United States	1,938,736,000
934	Libra Bank Plc., London	United Kingdom	1,938,284,480
935	Caja de Ahorros del Penedes, Villafranca del Penedes	Spain	1,938,177,360
936	San Antonio Savings Assn., Tex.	United States	1,937,481,000
937	Midlantic National Bank/South, Mt. Laurel, N.J.	United States	1,925,615,000
938	Citibank AG, Frankfurt	Germany	1,924,645,099t
939	United Bank of Denver NA	United States	1,919,965,000
940	Southern National Bank, Lumberton, N.C.	United States	1,918,505,000
941	Banca Popolare di Sondrio	Italy	1,904,006,923
942	Hessische Landesbank International, Luxembourg	Luxembourg	1,901,480,614t
943	Union Planters National Bank, Memphis	United States	1,886,412,000
944	Banque Paribas (Luxembourg)	Luxembourg	1,879,680,000t
945	Landes-Hypothekenbank Tirol, Innsbruck	Austria	1,875,906,401
946	Barnett Bank of Central Florida NA, Orlando	United States	1,874,266,000
947	Provinsbanken International (Luxembourg)	Luxembourg	1,861,475,940t
948	Schweizerische Bankgesellschaft (Deutschland), Frankfurt	Germany	1,861,394,250v
949	Dauphin Deposit Bank & Trust Co., Harrisburg, Pa.	United States	1,858,344,000
950	Kredietbank, Antwerp	Belgium	1,845,847,508v*

Rank 12/88			12/31/88 Deposits (U.S. Dollars)
951	Liberty National Bank & Trust Co., Louisville, Ky.	United States	1,844,305,000
952	Barnett Bank of Pinellas Cty., St. Petersburg, Fla.	United States	1,836,376,000
953	United Carolina Bank, Whiteville, N.C.	United States	1,835,260,000
954	National State Bank, Elizabeth, N.J.	United States	1,831,423,000
955	Bank of Maharashtra, Poona	India	1,830,266,433
956	American Federal Bank, FSB, Dallas	United States	1,829,528,000
957	Handelsbank N.W./Zurich	Switzerland	1,826,874,700st
958	Credito Emiliano, Reggio Emilia	Italy	1,826,316,708
959	Barnett Bank of Palm Beach Cty., West Palm Beach, Fla.	United States	1,825,727,000
960	Caja de Ahorros y Monte de Piedad de Salamanca	Spain	1,822,855,860
961	First Eastern Bank NA, Wilkes-Barre, Pa.	United States	1,819,833,000
962	Guardian Savings & Loan Assn., Houston	United States	1,815,708,204
963	First Virginia Bank, Falls Church	United States	1,813,793,000
964	Banco Arabe Espanol, Madrid	Spain	1,813,136,220
965	Boston Five Cents Savings Bank FSB	United States	1,807,085,000
966	Arab African International Bank, Cairo	Egypt	1,805,000,000
967	Banque Marocaine du Commerce Exterieur, Casablanca	Morocco	1,801,800,419s
968	Bank of Bahrain and Kuwait, Manama	Bahrain	1,800,223,920
969	Abu Dhabi Commercial Bank	United Arab Emirate	1,796,107,936
970	Secor Bank, FSB, Birmingham, Ala.	United States	1,796,010,000
971	Arab International Bank, Cairo	Egypt	1,788,612,157
972	Puget Sound National Bank, Tacoma, Wash.	United States	1,788,534,000
973	Noraks Creditbank Plc, London	United Kingdom	1,779,117,200t
974	Banco de Andalucia, Sevilla	Spain	1,777,900,320
975	HonFed Bank, FSB, Honolulu	United States	1,776,129,000
976	Svenska Handelsbanken, Luxembourg	Luxembourg	1,776,019,760t
977	Caja General de Ahorros y Monte de Piedad de Granada	Spain	1,773,163,980
978	Cragin Federal Bank for Savings, Chicago	United States	1,773,104,325
979	Banco de Valencia	Spain	1,759,854,214
980	Sun Bank/Miami NA	United States	1,757,999,000
981	Privredna Banka Sarajevo-Udruzena Banka, Sarajevo	Yugoslavia	1,757,645,160
982	Caja de Ahorros de Navarra, Pamplona	Spain	1,756,582,380
983	Southwest Savings & Loan Assn., Phoenix, Ariz.	United States	1,749,652,000
984	M & I Marshall & Ilsley Bank, Milwaukee, Wis.	United States	1,746,954,000
985	Commerce Bank of St. Louis NA, Clayton, Mo.	United States	1,744,004,000
986	M.M. Warburg-Brinckmann, Wirtz & Co., Hamburg	Germany	1,740,032,000s
987	Dena Bank, Bombay	India	1,737,480,443
988	Texas Commerce Bank Dallas NA	United States	1,737,337,000
989	Albany Savings Bank FSB, N.Y.	United States	1,732,391,017
990	Sun Bank/South Florida NA, Fort Lauderdale	United States	1,724,711,000
991	Indonesische Overzeese Bank, Amsterdam	Netherlands	1,710,431,796t
992	First Federal Savings & Loan Assn., Greenville, S.C.	United States	1,707,499,000
993	Salzburger Sparkasse	Austria	1,703,920,000
994	Horizon Bank NA, Morristown, N.J.	United States	1,698,163,000
995	Security Savings & Loan Assn., Milwaukee, Wis.	United States	1,697,589,024
996	Royal Trust Bank (Switzerland), Zurich	Switzerland	1,697,462,719u
997	Kanegawa Bank, Ltd., Yokohama	Japan	1,696,597,776
998	Bank One Dayton NA, Ohio	United States	1,695,692,000
999	Banco di Chiavari e della Riviera Ligure, Genoa	Italy	1,693,632,760t
1000	Bank of Nagasaki, Ltd.	Japan	1,692,550,964

The Top 500: Largest Deposit Increases

Dollar amounts in millions

		Deposits 12/31/88	Deposits 12/31/87	Percent Increase	World Rank	Reason for Increase
1	First Interstate Bank of Texas NA, Houston, United States	6,073.6	1,824.1	233.0	403	Merged 30 First Interstate Banks, 4th quarter 1988
2	NCNB Texas National Bank, Dallas, United States	20,474.8	8,431.2	142.8	139	Acquired 40 banks of insolvent First RepublicBank Corp., July 30, 1988
3	Union Bank, San Francisco, United States	11,911.0	5,372.1	121.7	232	Formerly California First Bank, acquired Union Bank, Los Angeles
4	National Australia Bank, Ltd., Melbourne	30,663.0	17,726.3	73.0	102	Acquired 3 banks in United Kingdom on Oct. 30, 1988
5	Skopbank, Helsinki, Finland	7,685.8	4,690.2	63.9	343	No explanation was available
6	Banca Serfin, Mexico City, Mexico	5,179.3	3,163.0	63.7	464	Sizable domestic inflation not yet reflected in exchange rate
7	Bancomer, Mexico City, Mexico	11,718.5	7,469.7	56.9	235	Sizable domestic inflation not yet reflected in exchange rate
8	Westpac Savings Bank, Ltd., Sydney, Australia	8,509.4	5,475.4	55.4	309	A significant increase in lending for housing
9	Cho Hung Bank, Ltd. Seoul, Korea	10,991.8	7,128.7	54.2	254	Interest rate deregulation; emphasized deposit growth; appreciation of the Won
10	Bank of California NA, San Francisco, United States	4,866.6	3,211.1	51.6	485	Merged $1.4 billion-deposit Mitsubishi Bank of California, Los Angeles, 8/88

The Top 1,000: Largest Deposit Declines

Dollar amounts in millions

		Deposits 12/31/88	Deposits 12/31/87	Percent Decline	World Rank	Reason for Decrease
1	Handelsbank N.W., Zurich, Switzerland	1,826.9	3,394.5	46.2	951	A 36% decline in deposits denominated in Swiss francs
2	Banque Paribas (Luxembourg), Luxembourg	1,879.7	3,201.7	41.3	938	An unconfirmed 34% decline in Luxemburg Franc-denominated deposits
3	Hambros Bank Ltd., London, United Kingdom	3,822.7	5,955.4	35.8	587	Data for 1988 are unconsolidated; 1987 consolidated
4	Citibank Espana, Madrid, Spain	2,219.3	3,336.7	33.5	855	Differences in accounting methods: 1988 data are regulatory; 1987 data are not
5	Standered Chartered Bank, London, United Kingdom	34,387.8	51,543.2	33.3	91	Sold Union Bank Corp, Los Angeles, to Bank of Tokyo
6	Libra Bank Plc., London, United Kingdom	1,938.3	2,798.6	30.7	928	A Latin American lender. Sharply increased its allowance for loan losses
7	MBank Houston NA, United States	2,566.9	3,703.3	30.7	785	Sustained substantial losses in 1988
8	Credit Industriel et Commercial, Paris, France	15,143.4	21,219.5	28.6	184	A 17.8% decline in deposits denominated in French francs
9	MBank Dallas NA, United States	4,033.8	5,504.8	26.7	564	Sustained substantial losses in 1988
10	Toho Sogo Bank, Ltd., Matsuyama, Japan	2,731.4	3,681.2	25.8	753	Experienced a significant loan problem last year

394 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Australia	
76	Westpac Banking Corp., Sydney	41,711,271,300s
92	Australia & New Zealand Bking Grp, Ltd, Melbourne	34,063,240,500s
103	National Australia Bank, Ltd, Melbourne	30,662,984,700s
117	Commonwealth Banking Corp., Sydney	24,611,126,000s
122	Commonwealth Bank of Australia, Sydney	23,413,464,400s
231	Commonwealth Savings Bank of Australia, Sydney	11,975,581,200t
234	State Bank Victoria, Melbourne	11,789,916,588s
309	Westpac Savings Bank Ltd., Sydney	8,509,409,100st
331	State Bank of South Australia, Adelaide	7,954,307,008
485	State Bank of New South Wales, Sydney	4,869,925,000s
	Austria	
112	Creditanstalt-Bankverein, Vienna	26,095,072,000
172	Zentralsparkasse und Kommerzialbank, Vienna	16,133,200,000u
192	Oesterreichische Laenderbank, Vienna	14,592,160,880s
208	Oesterreichische Postsparkasse, Vienna	13,381,600,000s
211	Bank fuer Arbeit und Wirtschaft, Vienna	13,081,493,706u
241	Girozentrale und Bank der Oester. Sparkassen, Vienn	11,571,347,266s
270	Genossenschaftliche Zentralbank, Vienna	10,319,483,461u
291	Erste Oesterreichische Spar-Casse, Vienna	9,278,060,193s
	Bahrain	
171	Arab Banking Corp., Manama	16,305,000,000s
320	Gulf International Bank, Manama	8,243,613,840
	Belgium	
56	Generale Bank, Brussels	57,829,442,000s
79	Banque Bruxelles Lambert, Brussels	39,273,150,808s
87	ASLK-CGER Bank, Brussels	35,322,372,171u
90	Kredietbank NV, Brussels	34,590,057,143s
214	Societe Nationale de Credit a l'Industrie, Brussels	13,010,195,474
235	Centrale Raiff. van Belgische Boerenbond, Leuven	11,761,706,739u
269	C.O.B.-Caisse d'Epargne Privee, Brussels	10,362,893,101
368	Banque Paribas Belgique, Brussels (q)	6,793,692,800st
	Brazil	
111	Banco do Brasil, Brasilia	26,151,264,701s
337	Banco Brasileiro de Descontos, Sao Paulo	7,788,375,716s
492	Banco Itau, Sao Paulo	4,785,694,197
	Canada	
42	Royal Bank of Canada, Montreal	72,146,963,596s
53	Canadian Imperial Bank of Commerce, Toronto	59,376,031,848s
59	Bank of Montreal	54,290,812,966
64	Bank of Nova Scotia, Toronto	47,920,670,686s
81	Toronto Dominion Bank	37,954,165,230
146	National Bank of Canada, Montreal	19,892,847,112s
	Cayman Islands	
333	Bank of Credit & Comm Int'l Ltd., Georgetown	7,863,453,000
	Denmark	
144	Danske Bank, Copenhagen	20,275,393,500s
182	Copenhagen Handelsbank	15,336,583,155s
219	Privatbanken, Copenhagen	12,807,680,350
256	Sparekassen SDS, Copenhagen	10,964,909,570u
332	Provinsbank, Aarhus	7,922,289,310s
375	Bikuben, Copenhagen	6,610,976,300
379	Jyske Bank, Silkeborg	6,533,276,516s
412	Andelsbanken-Danebank, Copenhagen	6,023,458,630u
	Egypt	
456	National Bank of Egypt, Cairo	5,283,792,000u
	Finland	
130	Kansallis-Osake Pankki, Helsinki	22,015,824,000s
135	Union Bank of Finland, Ltd., Helsinki	21,113,496,000s
216	Postipankki, Helsinki	12,927,024,000s
344	Skopbank, Helsinki	7,685,760,000s
	France	
13	Banque Nationale de Paris	158,549,122,000s
17	Credit Lyonnais, Paris	148,842,971,595s
19	Credit Agricole Mutuel, Paris	141,973,000,000u
24	Societe Generale, Paris	123,187,087,000s
51	Banque Paribas, Paris (q)	62,029,650,000s
77	Groupe Des Banques Populaires, Paris	40,632,253,527
99	Banque Indosuez, Paris	31,350,378,593s
113	Credit Commercial de France, Paris	25,660,112,978s
156	Banque Francaise du Commerce Exterieur, Paris	18,481,132,503s
184	Credit Industriel et Commercial, Paris (h)	15,143,394,054s
186	Caisse Centrale des Banques Populaires, Paris	15,125,735,545t
202*	Credit du Nord, Lille	13,684,608,928s*
263	Societe Generale Alsacienne de Banque, Strasbourg	10,604,129,946st
322	Banque Worms, Paris	8,162,661,514s
323	Credit Industriel d'Alsace et de Lorraine, Strasbourg	8,116,383,858s
333	Banque Regionale d'Escompte et de Depots, Vincennes	7,908,526,806u
348	Union de Banques Arabes et Francaises, Neuilly (w)	7,568,521,624s
353	CIC-Union Europeenne, International & Cie, Paris	7,305,361,710u
398	Banque Commerciale pour l'Europe du Nord, Paris	6,161,666,882t
410	Lyonnaise de Banque, Lyon	6,033,094,061st
	Germany	
15	Deutsche Bank, Frankfurt	154,974,576,400s
25	Dresdner Bank, Frankfurt	120,317,120,000s
30	Commerzbank, Frankfurt	94,904,206,676s
34	Westdeutsche Landesbank Girozentrale, Duesseldorf	86,730,534,166s
35	Bayerische Vereinsbank, Munich	85,089,724,160s
43	Bayerische Hypotheken-und Wechsel-Bank, Munich	70,527,672,594s
45	Bayerische Landesbank Girozentrale, Munich	68,858,720,000s
57	Norddeutsche Landesbank Girozentrale, Hannover	56,780,612,993s
71	Deutsche Genossenschaftsbank, Frankfurt	45,252,491,087s

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Germany (Continued)	
80	Sudwestdeutsche Landesbank, Stuttgart	38,584,000,000u
83	Hessische Landesbank-Girozentrale, Frankfurt	37,080,200,467s
93	Bank [illegible]er Gemeinwirtschaft, Frankfurt	33,783,505,786s
120	Hanseatische Landesbank-Girozentrale, Hamburg	23,856,073,920
127	Landesbank Rheinland-Pfalz Girozentrale, Mainz	22,211,433,440s
128*	Deutsche Giro.-Deutsche Kommunalbank, Frankfurt	22,160,686,803u*
161*	Berliner Bank, Berlin	17,778,753,870s*
165	Landesbank Schleswig-Holstein Girozentrale, Kiel	17,276,560,000u
166	Berliner Handels und-Frankfurter Bank, Frankfurt	17,072,169,835s
174	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	15,811,171,600t
196	Westdeutsche Genoss.-Zentralbk, Duesseldorf	13,927,935,280
200	Hamburger Sparkasse, Hamburg	13,848,038,765
204	Westfalenbank, Bochum	13,548,562,864st
228	Sudwestdeutsche Genoss.-Zentralbank, Frankfurt	12,108,809,440
259	Sparkasse der Stadt Berlin West, Berlin	10,801,101,040
266	Genossenschaftliche Zentralbank, Stuttgart	10,428,485,046
272	Vereins-und Westbank, Hamburg	10,270,009,253s
285	Landesgirokasse, Stuttgart	9,905,991,159
296	Frankfurter Sparkasse, Frankfurt	8,930,981,172
303	Norddeutsche Genossenschaftsbank, Hannover	8,693,468,000u
341	Stadtsparkasse Koeln, Cologne	7,702,879,520
364	Baden-Wuerttembergische Bank, Stuttgart	6,961,624,471s
367	Sal. Oppenheim jr. & Cie., Cologne	6,807,391,931s
394	Nassauische Sparkasse Wiesbaden, Wiesbaden	6,276,046,319
396	Stadtsparkasse Munchen, Munich	6,186,308,199
399	Kreissparkasse Koeln, Cologne	6,146,896,783
403	Dresdner Bank Berlin AG	6,095,968,000u
491	Stadt-Sparkasse Duesseldorf	4,812,750,652
496	Sparkasse in Bremen	4,755,747,058u
	Greece	
125	National Bank of Greece, Athens	23,262,172,200s
454	Commercial Bank of Greece, Athens	5,349,791,266u
	Hong Kong	
28	Hongkong and Shanghai Banking Corp., Hong Kong	101,841,280,000s
175	Hang Seng Bank Ltd., Hong Kong	15,622,617,600st
	India	
102	State Bank of India, Bombay	31,098,953,420s
315	Bank of India, Bombay	8,394,156,703
355	Bank of Baroda	7,287,123,831u
400	Central Bank of India, Bombay	6,112,467,646
414	Canara Bank, Bangalore	6,014,441,623
	Indonesia	
463	Bank Dagang Negara, Jakarta	5,229,291,768u
	Iran	
67	Bank Melli Iran, Tehran	45,006,896,000
94	Bank Sederat Iran, Tehran	33,719,901,508
	Iraq	
74	Rafidain Bank, Baghdad	43,416,230,400
	Ireland	
151	Allied Irish Bank Ltd., Dublin	19,122,633,306s
199	Bank of Ireland, Dublin	13,874,689,800s
	Israel	
115	Bank Hapoalim, Tel-Aviv	25,357,400,154s
116	Bank Leumi le-Israel, Tel-Aviv	24,979,771,914s
197	Israel Discount Bank, Ltd., Tel-Aviv	13,908,960,662s
376	United Mizrahi Bank Ltd., Tel-Aviv	6,559,303,166s
	Italy	
40	Banca Nazionale del Lavoro, Rome	76,309,515,000s
52	Istituto Bancario San Paolo di Torino, Turin	61,899,778,395s
60	Banca Commerciale Italiana, Milan	54,179,824,500s
61	Monte dei Paschi di Siena	52,400,211,120s
62	Cassa di Risparmio delle Provincie Lombarde, Milan	52,103,385,000s
63*	Credito Italiano, Milan	50,645,830,500s*
65	Banco di Napoli, Naples	47,904,300,000u
69	Banco di Roma, Rome	45,775,458,000s
114	Banco di Sicilia, Palermo	25,506,624,645s
159	Banca Nazionale dell'Agricoltura, Rome	17,866,240,997
173	Banco di Santo Spirito, Rome	15,966,302,420st
185	Banca Popolare di Milano, Milan	15,128,218,485s
189	Banca Popolare di Novara	14,958,266,570u
206	Cassa di Risparmio di Torino, Turin	13,454,979,120u
209	Nuovo Banco Ambrosiano, Milan	13,167,514,305s
210	Cassa di Risparmio di Roma, Rome	13,121,760,420u
275	Banca Toscana, Florence	10,159,192,350t
307	Credito Romagnolo, Bologna	8,577,608,764u
350	Cassa di Risparmio per le Provincie Siciliane, Palermo	7,498,321,564
390	Cassa di Risp. di Verona, Vicenza & Belluno, Verona	6,407,302,933
392	Banca Cattolica del Veneto, Vicenza	6,305,065,456t
420	Cassa di Risparmio di Firenze, Florence	5,835,581,869
421	Istituto Bancario Italiano, Milan	5,833,870,044t
425	Banca Provinciale Lombarde, Bergamo	5,784,152,973t
437	Banco di Sardegna, Sassari	5,636,577,375s
440	Banca Popolare di Bergamo	5,551,867,766u
449	Cassa di Risparmio di Padova e Rovigo, Padova	5,440,611,568
451	Banco Lariano, Como	5,417,490,364t
475	Cassa di Risparmio di Genova e Imperia, Genoa	5,064,463,134u

394 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Japan	
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	312,465,781,696s
2	Sumitomo Bank Ltd., Osaka	296,000,827,700s
3	Fuji Bank, Ltd., Tokyo	283,585,351,200s
4☆	Mitsubishi Bank Ltd., Tokyo	272,510,345,476s☆
5	Sanwa Bank Ltd., Osaka	269,032,279,492s
6	Industrial Bank of Japan, Ltd., Tokyo	215,397,605,132u
7	Norinchukin Bank, Tokyo	210,759,455,544
8	Mitsubishi Trust & Banking Corp., Tokyo	185,955,516,200u
9	Sumitomo Trust & Banking Co., Ltd., Osaka	177,932,182,096u
10	Tokai Bank Ltd., Nagoya	175,600,895,540s
11	Mitsui Trust & Banking Co., Ltd., Tokyo	161,228,496,316
12	Mitsui Bank, Ltd., Tokyo	159,039,606,488s
18	Long-Term Credit Bank of Japan Ltd., Tokyo	147,426,607,488u
20	Taiyo Kobe Bank, Ltd., Kobe	138,986,023,792u
21	Daiwa Bank, Ltd., Osaka	134,466,778,400u
22	Bank of Tokyo, Ltd.	132,147,474,612u
23	Yasuda Trust & Banking Co. Ltd., Tokyo	131,788,381,988
26	Toyo Trust & Banking Co. Ltd., Tokyo	105,384,007,332
29	Nippon Credit Bank, Ltd., Tokyo	96,733,830,308
37	Shoko Chukin Bank, Tokyo	81,968,920,352
38	Kyowa Bank, Ltd., Tokyo	81,096,761,040u
39	Zenshinren Bank, Tokyo	77,741,067,948
41	Saitama Bank Ltd., Urawa	76,037,495,240u
47	Chuo Trust & Banking Co., Ltd., Tokyo	66,142,311,624u
49	Bank of Yokohama, Ltd.	62,917,505,496u
54	Hokkaido Takushoku Bank, Ltd., Sapporo	58,792,542,724u
66	Chiba Bank, Ltd.	47,266,598,964
68	Hokuriku Bank Ltd., Toyama	45,887,972,516
72	Joyo Bank, Ltd., Mito	43,788,563,032
78	Shizuoka Bank Ltd.	40,125,349,768u
82	Ashikaga Bank, Ltd., Utsunomiya	37,831,490,592
85	Bank of Hiroshima, Ltd.	35,479,481,956
97	Bank of Fukuoka, Ltd.	32,388,573,500
105	Hachijuni Bank, Ltd., Nagano	29,357,376,168
109	Gunma Bank, Ltd., Maebashi	26,969,742,072
119	Hyogo Bank, Ltd., Kobe	24,101,903,804
123	Chugoku Bank, Ltd., Okayama	23,385,077,504
126	Yamaguchi Bank, Ltd., Shimonoseki	22,803,372,680
129	Nippon Trust & Banking Co., Ltd., Tokyo	22,088,002,932
131	77 Bank, Ltd., Sendai	21,986,644,932
139	Nishi-Nippon Bank, Ltd., Fukuoka	20,904,133,964
145	Bank of Kyoto, Ltd.	19,946,098,168
148	Tokyo Sowa Bank, Ltd.	19,401,948,360u
149	Hokkaido Bank, Ltd., Sapporo	19,280,559,016
153	Juroku Bank, Ltd., Gifu	19,035,798,216
154	Nanto Bank, Ltd., Nara	18,870,644,657
157	Shiga Bank, Ltd., Otsu	17,921,963,892
158	Hyakujushi Bank, Ltd., Takamatsu	17,903,794,532
160	Iyo Bank, Ltd., Matsuyama	17,805,109,380
163	Daishi Bank, Ltd., Niigata	17,750,668,872
169	Suruga Bank, Ltd., Numazu	16,624,746,668
178	Kiyo Bank, Ltd., Wakayama	15,447,649,733
180	Hyakugo Bank, Ltd., Tsu	15,388,028,908
188	Bank of Kinki, Ltd., Osaka	15,045,461,392
193	Hokuroku Bank, Ltd., Kanazawa	14,435,256,200
195	Fukuoka City Bank, Ltd.	14,133,089,232
201	Higo Bank, Ltd., Kumamoto	13,795,769,808
203	Ogaki-Kyoritsu Bank, Ltd., Ogaki	13,615,712,952
206	Bank of Nagoya, Ltd.	13,526,210,084
212	San-in Godo Bank, Ltd., Matsue	13,053,221,100
215	Kofuku Bank, Ltd., Osaka	12,933,986,552
224	Tokyo Tomin Bank, Ltd.	12,366,156,512
229	Fukutoku Bank, Ltd., Osaka	12,087,902,524
232	Fukui Bank, Ltd.	11,962,203,588
240	Toho Bank, Ltd., Fukushima	11,576,983,124
243	Hiroshima-Sogo Bank, Ltd.	11,477,487,108
244	Bank of Osaka, Ltd.	11,395,282,016
247	Shikoku Bank, Ltd., Kochi	11,362,764,868
248	Keiyo Bank, Ltd., Chiba	11,244,085,912
249	Musashino Bank, Ltd., Omiya	11,243,072,332
250	Kagoshima Bank, Ltd.	11,235,556,824
255	Awa Bank, Ltd., Tokushima	10,984,414,224
262	Aichi Bank, Ltd., Nagoya	10,614,757,844
267	Oita Bank, Ltd.	10,402,011,156
268	Hokuetsu Bank, Ltd., Nagaoka	10,363,247,352
280	Chiba Kogyo Bank, Ltd.	10,008,997,388
282	Yamanashi Chuo Bank, Ltd., Kofu	9,937,956,692
283	Bank of Iwate, Ltd., Morioka	9,874,957,064
284	Chukyo Bank, Ltd., Nagoya	9,858,694,736
289	North Pacific Bank, Ltd., Sapporo	9,361,537,500
290	Towa Bank, Ltd., Maebashi	9,313,291,092
292	Eighteenth Bank, Ltd., Nagasaki	9,151,643,852
294	Daisan Bank, Ltd., Matsuzaka	8,960,324,996
298	Akita Bank, Ltd.	8,851,361,392
302	Ehime Bank, Ltd., Matsuyama	8,737,637,716
311	Aomori Bank, Ltd.	8,455,952,572
313	Shimwa Bank, Ltd., Sasebo	8,427,189,424
319	Bank of the Ryukyus, Ltd., Naha	8,270,429,892
325	Senshu Bank, Ltd., Kishiwada	8,061,294,552
327	Yamagata Bank, Ltd.	8,039,183,492
329	Higashi-Nippon Bank, Ltd., Tokyo	7,979,104,476

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Japan (Continued)	
336	Miyazaki Bank, Ltd.	7,829,507,576
338	Bank of Saga, Ltd.	7,787,079,868u
339	Bank of Ikeda, Ltd.	7,786,344,084
342	Michinoku Bank, Ltd., Aomori	7,702,682,440
374	Kyushu Bank, Ltd., Sasebo	6,871,105,764
381	Tochigi Bank, Ltd., Utsunomiya	6,511,876,100
384	Hanshin Bank, Ltd., Kobe	6,486,649,220
385	Bank of Okinawa, Ltd., Naha	6,476,641,056
391	Biwako Bank, Ltd., Otsu	6,338,607,798
406	Bank of Kansai, Ltd., Osaka	6,073,491,488
424	Dai-Ichi Sogo Bank Ltd., Tokyo	5,794,246,444
428	Mie Bank, Ltd., Yokkaichi	5,776,092,100
435	Kita-Nippon Bank, Ltd., Morioka	5,674,576,432
439	Niigata Chuo Bank, Ltd.	5,556,903,548
448	Kagawa Bank, Ltd., Takamatsu	5,459,577,344
459	Kanto Bank, Ltd., Tsuchiura	5,271,149,068
467	Bank of Kochi, Ltd.	5,143,971,056
489	Shimizu Bank, Ltd.	4,830,774,836
494	Gifu Bank, Ltd.	4,778,992,160
498	Tokuyo Sogo Bank, Ltd., Sendai	4,729,499,424
	Jordan	
222	Arab Bank Ltd., Amman	12,549,684,000s
	Korea	
98	Bank of Seoul	32,023,788,845
218	Korea Exchange Bank, Seoul	12,828,279,800s
251	Commercial Bank of Korea Ltd., Seoul	11,116,088,200s
252	Korea First Bank, Seoul	11,083,679,795s
254	Cho Hung Bank Ltd., Seoul	10,991,792,731s
287	Hanil Bank Ltd., Seoul	9,714,177,200s
293	Citizens National Bank, Seoul	9,021,422,200u
365	Korea Housing Bank, Seoul	6,871,439,400
395	Industrial Bank of Korea, Seoul	6,210,725,353
434	Korea Development Bank, Seoul	5,985,803,200u
	Kuwait	
246	National Bank of Kuwait	11,373,093,728s
411	Gulf Bank, Kuwait	6,026,645,327
426	Commercial Bank of Kuwait	5,781,022,350
436	Alahli Bank of Kuwait	5,665,179,918
	Luxembourg	
179	Deutsche Bank Luxembourg	15,404,708,124t
274	Banque Internationale a Luxembourg	10,174,859,489s
277	Compagnie Luxembourgeoise de la Dresdner Banque	10,064,172,075t
281	Banque Generale du Luxembourg	9,940,724,600s
295	Commerzbank International, Luxembourg	8,936,936,225t
316	Caisse d'Epargne de l'Etat, Luxembourg	8,348,506,865
328	Union Bank of Switzerland (Luxembourg)	7,997,383,397v
361	Kreditbank S.A. Luxembourgeoise, Luxembourg	7,123,380,000u
366	Bank of Credit & Commerce International, Luxembourg	6,836,985,000
408	BFG Luxembourg	6,064,585,552t
457	West LB International, Luxembourg	5,279,120,000t
470	Credit Suisse (Luxembourg)	5,124,615,191v
	Malaysia	
348	Malayan Banking Berhad, Kuala Lumpur	7,596,214,797s
	Mexico	
238	Bancomer, Mexico City	11,718,458,246u
345	Banco Nacional de Mexico, Mexico City	7,610,924,698s
465	Banca Serfin, Mexico City	5,179,327,000s
	Netherlands	
48	Amsterdam-Rotterdam Bank, Amsterdam	64,270,884,000s
50	Rabobank Nederland, Utrecht	62,616,528,000s
58	Algemene Bank Nederland, Amsterdam	55,980,180,000s
86	Nederlandsche Middenstandsbank, Amsterdam	35,436,684,000s
107	Postbank, Amsterdam	27,872,562,000
223	Credit Lyonnais Bank Nederland, Rotterdam	12,458,256,840st
321	Bank Mees & Hope, Amsterdam	8,199,550,080st
	New Zealand	
288	Bank of New Zealand, Ltd., Wellington	9,396,988,174
500	National Bank of New Zealand, Ltd., Wellington	4,693,598,000st
	Norway	
190	Christiania Bank og Kreditkasse, Oslo	14,932,936,000s
227	Bergen Bank	12,144,341,720s
237	Norske Creditbank, Oslo	11,626,784,000s
417	Union Bank of Norway, Oslo	5,984,557,224
	Pakistan	
479	Habib Bank Ltd., Karachi	5,008,729,416s
	Portugal	
239	Caixa Geral de Depositos, Lisbon	11,578,209,417s
383	Banco Portugues do Atlantico, Oporto	6,487,031,036u
466	Banco Espirito Santo e Comercial, Lisbon	5,140,156,500

393 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Saudi Arabia	
152	National Commercial Bank, Jeddah	19,096,171,265
314	Riyad Bank Ltd., Jeddah	8,405,159,880u
422	Saudi American Bank, Riyadh	5,829,088,460
	Singapore	
340	Development Bank of Singapore Ltd.	7,703,689,194
416	United Overseas Bank Ltd., Singapore	5,987,746,773s
447	Overseas-Chinese Banking Corp., Ltd., Singapore	5,469,286,401s
	South Africa	
278	First National Bank of South Africa Ltd., Johannesburg	10,050,343,200s
431	Volkskas, Ltd., Pretoria	5,694,350,684s
461	Nedcor Ltd., Johannesburg	5,251,095,000s
	Spain	
73	Banco Bilbao Vizcaya, Bilbao	43,784,076,420s
89	Banco Central, Madrid	35,091,551,880s
118	Caja de Pensiones para la Vejez, Barcelona	24,520,852,440s
124	Banco Espanol de Credito, Madrid	23,316,596,100u
138	Banco Hispano-Americano, Madrid	20,922,795,180s
143	Banco Santander	20,316,120,300s
147	Banco Exterior de Espana, Madrid	19,491,582,600s
181	Banco Popular Espanol, Madrid	15,386,384,160s
226	Caja de Madrid	12,188,728,440s
335	Caja de Ahorros y Monte de Piedad de Barcelona	7,847,983,080
372	Banca Catalana, Barcelona	6,733,249,740sv
444	Banco de Sabadell	5,502,268,800
446	Banco Intercontinental Espanol, Madrid	5,485,484,340
464	Caja de Ahorros de Cataluna, Barcelona	5,190,993,360
472	Banco Atlantico, Barcelona	5,071,607,710st
493	Caja de Ahorros y Monte de Piedad de Zaragoza	4,780,201,860
	Sweden	
101	Skandinaviska Enskilda Banken, Stockholm	31,162,177,000s
106	PKbanken, Stockholm	29,000,471,000s
110	Svenska Handelsbanken, Stockholm	26,797,037,000s
220	Sparbankernas Bank, Stockholm	12,776,266,000s
356	Gotabanken, Stockholm	7,275,505,000s
419	Nordbanken, Stockholm	5,929,190,200s
450	Foreta Sparbanken, Stockholm	5,417,761,400s
	Switzerland	
31	Union Bank of Switzerland, Zurich	93,750,145,230u
32	Swiss Bank Corp., Basle	89,572,067,935u
46	Credit Suisse, Zurich	66,549,571,095u
134	Swiss Volksbank, Berne	21,207,227,320
136	Banque Cantonale de Zurich	21,026,894,618
305	Bank Leu, Ltd., Zurich	8,649,072,270u

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Switzerland (Continued)	
358	Banque Cantonale de Berne	7,226,451,925
370	Banque Cantonale de St. Gallen	6,762,869,785
378	Banque Cantonale Vaudoise, Lausanne	6,536,227,717
396	Luzerner Kantonalbank, Lucerne	6,456,671,200
453	Banca della Svizzera Italiana, Lugano	5,373,219,285s
462	TDB American Express Bank, Geneva	5,231,451,925t
482	Thurgauische Kantonalbank, Weinfelden	4,941,689,480
490	Credit Foncier Vaudois, Lausanne	4,823,373,178
	Taiwan	
137	Cooperative Bank of Taiwan, Taipei	21,013,145,505
142	Bank of Taiwan, Taipei	20,388,750,785
187	First Commercial Bank, Taipei	15,076,761,977
217	Hua Nan Commercial Bank, Ltd., Taipei	12,835,260,530
221	Land Bank of Taiwan, Taipei	12,661,978,200
238	Chang Hwa Commercial Bank, Ltd., Taichung	11,586,509,820s
306	Medium Business Bank of Taiwan, Taipei	8,561,904,676
363	City Bank of Taipei	7,079,256,600
402	Bank of Communications, Taipei	6,093,106,080
	Thailand	
258	Bangkok Bank, Ltd.	10,848,233,651
418	Krung Thai Bank Ltd., Bangkok	5,975,118,897
473	Thai Farmers Bank, Bangkok	5,068,827,128
	United Arab Emirates	
404	National Bank of Abu Dhabi	6,084,926,686s
480	National Bank of Dubai Ltd., Dubai	4,992,148,464
	United Kingdom	
14	Barclays Bank Plc, London	157,357,472,000s
16	National Westminster Bank Plc, London	153,645,648,000s
33	Midland Bank Plc, London	86,753,264,000s
36	Lloyds Bank Plc, London	82,911,264,000s
91	Standard Chartered Bank, London	34,387,798,400s
100	Royal Bank of Scotland Plc., Edinburgh	31,162,417,000s
121	Hill, Samuel & Co., Ltd., London	23,719,696,000s
133	Bank of Scotland, Edinburgh	21,645,774,000s
141	International Westminster Bank Plc, London	20,468,368,000t
150	TSB England & Wales, Plc., London	19,271,120,000
273	Kleinwort, Benson, Lonsdale Plc, London	10,175,105,792s
357	S.G. Warburg & Co. Ltd., London	7,267,422,239
388	N.M. Rothschild & Sons Ltd., London	6,449,552,769
397	Lombard North Central Plc, London	6,168,896,000t
427	Coutts & Co., London	5,776,465,984st
429	Morgan Grenfell & Co. Ltd., London	5,765,959,696u
455	Samuel Montagu & Co., Ltd., London	5,316,906,736st
471	Yorkshire Bank Plc, Leeds	5,119,010,288

Deposits of Banks in Top 500 by Country

Dollar amounts in millions

	Total Deposits 12/31/88	Total Deposits 12/31/87	Banks in Top 500 12/31/88	Banks in Top 500 12/31/87
Australia	171,122	110,900	9 (2)	9 (3)
Austria	114,452	141,817	8	9
Bahrein	24,549	23,136	2	2
Belgium	202,150	206,638	8 (1)	3
Brazil	38,725	37,697	3	3
Canada	291,581	273,789	6	6
Cayman Islands	7,863	7,315	1	1
Denmark	86,475	87,239	8	8
Egypt	5,284	12,151	1	2
Finland	63,742	56,181	4	4
France	821,562	836,153	20 (4)	23 (4)
Germany	1,150,836	1,207,791	38 (3)	42 (3)
Greece	28,612	27,009	2	2
Hong Kong	101,841	92,779	2 (1)	2 (1)
India	58,879	61,591	5	6
Indonesia	11,328	0	2	0
Iran	79,729	35,951	2	1
Iraq	43,416	41,727	1	1
Ireland	32,997	26,437	2	2
Israel	70,805	59,276	4	4
Italy	605,964	646,571	29 (6)	32 (5)
Japan	5,332,769	4,935,520	111	111
Jordan	12,550	12,386	1	1
Korea (South)	115,547	60,148	10	6
Kuwait	28,846	27,079	4	6
Luxembourg	55,546	56,024	12 (5)	16 (9)
Malaysia	7,596	6,670	1	1
Mexico	16,898	14,381	2	2
Netherlands	246,177	241,044	7 (2)	6 (2)
New Zealand	9,397	10,213	2 (1)	1
Norway	44,689	46,361	4	4
Pakistan	5,009	4,931	1	1
Portugal	23,205	22,580	3	3
Saudi Arabia	33,330	25,514	3	2
Singapore	19,161	15,149	3	3
South Africa	20,996	20,711	3	3
Spain	250,559	252,190	16 (1)	19 (3)
Sweden	118,358	105,961	7	7
Switzerland	342,875	405,974	14 (1)	17
Taiwan	115,297	90,649	9	8
Thailand	21,892	18,453	3	3
United Arab Emirates	11,077	4,818	2	1
United Kingdom	645,832	588,030	18 (4)	18 (4)
United States	1,347,376	588,030	107 (1)	90 (3)

Total Deposits — Excludes the deposits of banks whose figures appear in the consolidated data of parent bank. **Banks in Top 500** — Figures in parenthesis are the number of banks whose figures also appear in the deposits reported by their parent banks. Therefore, the deposits of these banks are not included in the deposit total.

106 Largest Banks in United States

Listed Geographically by Order of Size within States

Rank 12/88		12/31/88 Deposits (U.S. Dollars)
	Alabama	
432	AmSouth Bank NA, Birmingham	5,692,601,000
	Arizona	
306	Valley National Bank, Phoenix	8,639,762,000
423	First Interstate Bank of Arizona NA, Phoenix	5,818,569,000
478	NoreBank, FSB, Phoenix	5,019,493,000
	California	
44	Bank of America NT&SA, San Francisco	69,640,000,000
84	Security Pacific National Bank, Los Angeles	36,095,333,000
88	Wells Fargo Bank NA, San Francisco	35,109,059,000
104	Home Savings of America, FA, Irwindale	29,568,816,000
132	Great Western Bank, FSB, Beverly Hills	21,664,188,000
155	California Federal Savings & Loan Assn., Los Angeles	18,787,200,000
170	First Interstate Bank of California, Los Angeles	16,613,623,000
183	Glendale Federal Savings & Loan Assn.	15,300,883,000
191	First Nationwide Bank, FSB, San Francisco	14,787,467,000
207	American Savings Bank, Stockton	13,401,466,000
233	Union Bank, San Francisco	11,911,043,000v
242	Home Federal Savings & Loan Assn. of San Diego	11,558,328,000
260	Great American First Savings Bank, San Diego	10,799,471,000
276	World Savings, FS&LA, Oakland	10,141,780,000
299	Coast Savings & Loan Assn., Los Angeles	8,803,298,000
317	Imperial Savings Assn., San Diego	8,329,541,000
324	Columbia Savings & Loan Assn., Beverly Hills	8,089,177,000
347	Gibraltar Savings, Beverly Hills	7,573,847,000
469	Senwa Bank California, San Francisco	5,137,163,000v
486	Bank of California NA, San Francisco	4,868,600,000v
	Connecticut	
326	Connecticut National Bank, Hartford	8,045,283,000
349	Connecticut Bank & Trust Co. NA, Hartford	7,509,700,000
474	Peoples Bank, Bridgeport	5,065,375,000
484	Northeast Savings, FA, Hartford	4,906,967,000
	District of Columbia	
480	Riggs National Bank, Washington, D.C.	5,253,756,000
	Florida	
271	Southeast Bank NA, Miami	10,287,300,000
351	NCNB National Bank of Florida, Tampa	7,387,750,000
362	First Union National Bank of Florida, Jacksonville	7,122,471,000
393	CenTrust Savings Bank, Miami	6,297,378,000
407	Florida National Bank, Jacksonville	6,066,205,000
487	Barnett Bank of South Florida NA, Miami Lakes	4,865,028,000
	Georgia	
312	Citizens & Southern National Bank, Atlanta	8,454,641,000
413	First National Bank, Atlanta	6,017,771,000
	Hawaii	
438	Bank of Hawaii, Honolulu	5,602,067,000
	Illinois	
108	First National Bank, Chicago	27,372,439,000
182	Continental Bank NA, Chicago	17,763,339,000
382	Harris Trust & Savings Bank, Chicago	6,508,050,000v
466	Northern Trust Co., Chicago	5,166,804,000
	Louisiana	
497	Hibernia National Bank, New Orleans	4,733,616,000
	Maryland	
369	Maryland National Bank, Baltimore	6,793,502,000
	Massachusetts	
184	First National Bank, Boston	17,687,897,000
177	Boston Safe Deposit & Trust Co.	15,464,313,000
257	Bank of New England NA, Boston	10,904,043,000
452	State Street Bank & Trust Co., Boston	5,390,469,000
476	Shawmut Bank NA, Boston	5,059,673,000
	Michigan	
230	National Bank of Detroit	11,989,495,000
343	Michigan National Bank, Farmington Hills	7,694,746,000
359	Comerica Bank-Detroit	7,217,355,000
380	Manufacturers National Bank, Detroit	6,521,981,000
458	Standard Federal Bank, Troy	5,272,603,000
483	First Federal of Michigan, Detroit	4,911,700,862
	Minnesota	
261	First Bank NA, Minneapolis	10,674,583,000
441	Norwest Bank Minnesota NA, Minneapolis	5,540,745,000
	New Jersey	
330	First Fidelity Bank NA, Newark	7,967,395,000
352	City Federal Savings Bank, Badminster	7,365,181,000
	New York	
27	Citibank NA, New York	104,996,000,000
55	Chase Manhattan Bank NA, New York	58,241,477,000
70	Morgan Guaranty Trust Co., New York	45,471,746,000
75	Manufacturers Hanover Trust Co., New York	42,876,000,000
95	Chemical Bank, New York	33,298,000,000
96	Bankers Trust Co., New York	33,261,373,000
167	Bank of New York	16,665,898,000
168	Marine Midland Bank NA, Buffalo	16,659,085,000v
194	Irving Trust Co., New York	14,154,588,000
198	Republic National Bank, New York	13,897,318,000
213	American Express Bank Ltd. New York	13,035,000,000s
245	National Westminster Bank USA, New York	11,389,004,000t
264	Goldome FSB, Buffalo	10,529,276,000
300	CrossLand Savings FSB, Brooklyn, New York	8,791,305,000
304	Dime Savings Bank of New York FSB, Garden City	8,652,658,000
318	Empire of America Federal Savings Bank, Buffalo	8,325,671,000
371	Anchor Savings Bank FSB, Northport	6,734,031,000
445	Bank of Tokyo Trust Co., New York	5,497,629,000v
	North Carolina	
253	NCNB National Bank of North Carolina, Charlotte	11,054,684,000
265	Wachovia Bank & Trust Co. NA, Winston-Salem	10,517,863,000
301	First Union National Bank, Charlotte	8,784,792,000
	Ohio	
377	AmeriTrust Co. NA, Cleveland	6,542,938,000
409	Huntington National Bank, Columbus	6,055,783,000
443	National City Bank, Cleveland	5,512,392,000
	Oregon	
401	United States National Bank, Portland	6,095,867,000
488	First Interstate Bank of Oregon NA, Portland	4,835,390,000
	Pennsylvania	
176	Mellon Bank NA, Pittsburgh	15,603,197,000
225	Meritor Savings Bank, Philadelphia	12,209,344,000
279	Pittsburgh National Bank	10,045,593,000
360	Philadelphia National Bank	7,131,118,000
373	Fidelity Bank NA, Philadelphia	6,706,244,000
389	Provident National Bank, Philadelphia	6,432,758,000
415	Meridien Bank, Reading	6,010,077,000
481	Atlantic Financial Federal, Bala Cynwyd	4,963,062,000
495	First Pennsylvania Bank NA, Philadelphia	4,756,989,000
	Puerto Rico	
499	Banco Popular de Puerto Rico, San Juan	4,715,833,000
	Rhode Island	
442	Fleet National Bank, Providence	5,539,747,000
	Texas	
140	NCNB Texas National Bank, Dallas	20,474,765,000
310	First Texas Bank, FSB, Houston	8,484,642,000
387	Texas Commerce Bank NA, Houston	6,453,537,000
405	First Interstate Bank of Texas NA, Houston	6,073,573,000
430	Sunbelt Savings, FSB, Dallas	5,712,208,000
	Virginia	
286	Sovran Bank NA, Richmond	9,779,420,000
354	Crestar Bank, Richmond	7,291,054,000
477	Signet Bank/Virginia, Richmond	5,040,448,000
	Washington	
297	Seattle-First National Bank	8,870,643,000
433	Security Pacific Bank Washington, Seattle	5,686,248,000

10 Countries with Most Deposits Among the Top 500 Banks

Dollar amounts in billions

	No. of Banks 12/31/88	Total Deposits 12/31/88	% of 500's Deposits 12/31/88	No. of Banks 12/31/87	Total Deposits 12/31/87	% of 500's Deposits 12/31/87
1 Japan	111	5,332.7	41.5	111	4,935.5	40.8
2 United States	107	1,347.4	10.5	90	1,107.5	9.2
3 Germany	38	1,150.8	9.0	42	1,207.8	10.0
4 France	20	821.6	6.4	23	836.2	6.9
5 United Kingdom	18	645.6	5.0	18	588.0	4.9
6 Italy	29	606.0	4.7	32	646.6	5.3
7 Switzerland	14	342.9	2.7	17	406.0	3.3
8 Canada	6	291.6	2.3	6	273.8	2.3
9 Spain	16	250.6	2.0	19	252.2	2.1
10 Netherlands	7	246.2	1.9	6	241.0	2.0

Top 500 Banks: Total Deposits

Dollar amounts in billions

	Number Of Banks 12/31/88	Total Deposits 12/31/88	Number Of Banks 12/31/87	Total Deposits 12/31/87	Deposit Percent Change
U.S. Banks	107	$ 1,347.4	90	$1,107.5	+21.66
Foreign Banks	393	11,489.2	410	10,982.1	+4.62
Top 500 Banks	500	12,836.6	500	12,089.6	+6.18

To avoid double counting, deposits for banks owned by other banks in the top 500 are excluded

The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1988 or Nearest Fiscal Yearend

Asset Rank 1988			Assets in US Dollars 12/31/88 (a)	Assets in US Dollars 12/31/87 (a)	Asset Rank 12/31/87	Gain in Rank	Bank Branches 12/31/88	Employees 12/31/88	Operating Since
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	Japan	386,937,333,376s	345,026,714,585u	1		382	18,411	1971
2	Sumitomo Bank Ltd., Osaka	Japan	376,087,770,300s	322,483,528,185u	2		337	16,038	1912
3	Fuji Bank, Ltd., Tokyo	Japan	364,043,947,200s	313,114,962,180u	3		337	15,032	1880
4☆	Mitsubishi Bank Ltd., Tokyo	Japan	351,250,915,924s☆	309,246,988,745u	4		287	14,793	1880
5☆	Sanwa Bank Ltd., Osaka	Japan	348,357,955,868s	297,707,797,310u	5		469	13,946	1933
6	Industrial Bank of Japan, Ltd., Tokyo	Japan	257,577,924,532u	238,477,414,490u	6		32	4,746	1902
7	Norinchukin Bank, Tokyo	Japan	241,947,349,684	229,966,074,645	7		40	2,902	1923
8	Tokai Bank Ltd., Nagoya	Japan	225,121,125,836s	208,280,644,710u	9	+1	242	12,308	1941
9	Mitsui Bank, Ltd., Tokyo	Japan	219,666,256,008s	192,182,832,770	10	+1	251	10,256	1876
10	Mitsubishi Trust & Banking Corp., Tokyo	Japan	210,465,840,188u	190,279,726,425u	11	+1	65	5,390	1927
11	Credit Agricole Mutuel, Paris	France	207,968,000,000u	214,878,584,600u	8		9,754	73,683	1920
12	Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	196,588,736,216u	178,331,859,795u	13	+1	61	5,292	1925
13	Banque Nationale de Paris	France	194,515,887,000s	183,098,322,399s	12		2,533	56,091	1966
14	Barclays Bank Plc, London	United Kingdom	189,196,160,000s	165,564,396,000s	18	+4	4,100	118,410	1896
15	Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	183,873,232,464	170,280,610,985u	14		62	5,026	1924
16	National Westminster Bank Plc, London	United Kingdom	178,344,736,000s	164,132,922,000s	20	+4	3,767	111,000	1968
17	Credit Lyonnais, Paris	France	176,662,569,861s	168,734,058,281s	16		N.A.	58,151	1863
18	Taiyo Kobe Bank, Ltd., Kobe	Japan	173,670,175,800u	165,372,464,080u	19	+1	368	13,407	1973
19	Bank of Tokyo, Ltd.	Japan	173,575,004,392u	145,033,423,135u	24	+5	81	7,892	1946
20	Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	172,338,887,272u	165,625,862,805u	17		27	3,464	1952
21	Deutsche Bank, Frankfurt	Germany	170,289,623,280s	170,156,459,837s	15		1,530	54,769	1870
22	Daiwa Bank, Ltd., Osaka	Japan	156,168,952,720u	143,372,959,030u	25	+3	211	9,058	1918
23	Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	155,513,864,704	148,474,358,575	23		61	4,592	1925
24	Citibank NA, New York	United States	146,177,000,000	149,133,000,000	22		644[1]	56,411	1812
25	Societe Generale, Paris	France	143,857,280,000s	153,377,059,186s	21		2,327	45,462	1864
26	Dresdner Bank, Frankfurt	Germany	129,339,840,000s	131,430,936,000s	26		1,405	38,012	1872
27	Toyo Trust & Banking Co. Ltd., Tokyo	Japan	123,204,478,080	125,698,748,200	28	+1	64	4,413	1959
28	Nippon Credit Bank, Ltd., Tokyo	Japan	118,784,458,416	109,138,621,110	30	+2	23	2,218	1957
29	Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	113,115,008,000s	106,086,506,400s	31	+2	1,300	52,414	1866
30	Union Bank of Switzerland, Zurich	Switzerland	110,777,607,220u	126,295,427,048u	27		329	20,872	1912
31	Kyowa Bank, Ltd., Tokyo	Japan	104,217,609,500u	102,340,862,935u	33	+2	238	8,287	1945
32	Swiss Bank Corp., Basle	Switzerland	102,482,359,315u	115,095,387,000u	29		234	17,477	1872
33	Commerzbank, Frankfurt	Germany	100,815,213,284s	103,022,647,000s	32		888	27,320	1870
34	Midland Bank Plc, London	United Kingdom	100,758,032,000s	91,376,700,000s	37	+3	1,980	59,093	1836
35	Saitama Bank Ltd., Urawa	Japan	96,130,074,486u	86,377,819,700u	39	+4	202	8,168	1943
36	Lloyds Bank Plc, London	United Kingdom	93,715,872,000s	84,700,260,000s	42	+6	2,558	83,932	1765
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	92,099,891,993s	96,859,672,000s	34		8	9,696	1969
38	Shoko Chukin Bank, Tokyo	Japan	91,072,017,476	88,974,517,495	38		98	5,904	1936
39	Banca Nazionale del Lavoro, Rome	Italy	91,025,055,000s	93,886,760,000s	36		535	26,766	1929
40	Bayerische Vereinsbank, Munich	Germany	90,965,341,040s	95,241,693,274s	35		463	14,785	1869
41	Royal Bank of Canada, Montreal	Canada	90,024,450,120s	72,157,259,120s	56	+15	1,560	46,096	1869
42	Zenshinren Bank, Tokyo	Japan	85,981,240,600	85,285,359,740	40		18	979	1951
43	Algemene Bank Nederland, Amsterdam	Netherlands	84,814,380,000s	84,916,842,400s	41		957	30,580	1824
44	Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	83,714,796,000s	81,018,197,000s	45	+1	859	23,198	1863
45	Banco do Brasil, Brasilia	Brazil	83,475,348,677s	75,758,973,700s	52	+7	4,100	135,425	1853
46	Bank of Yokohama, Ltd.	Japan	81,776,610,440u	76,179,904,165u	51	+5	199	6,801	1920
47	Istituto Bancario San Paolo di Torino, Turin	Italy	81,698,751,045s	74,661,633,156s	54	+7	727	19,416	1563
48	Bank of America NT&SA, San Francisco	United States	81,651,000,000	79,534,000,000	49	+1	894	47,158	1904
49	Rabobank Nederland, Utrecht	Netherlands	80,464,848,000s	81,921,651,500	44		2,242	33,200	1898
50	Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	75,696,671,532s	80,390,803,486s	47		456	12,462	1835
51	Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	75,430,052,992u	71,337,198,480	57	+6	208	6,662	1900
52	Credit Suisse, Zurich	Switzerland	75,399,720,270u	84,429,953,587u	43		207	15,055	1856
53	Chase Manhattan Bank NA, New York	United States	74,990,927,000	79,643,448,000	48		278	31,235	1799
54	Deutsche Genossenschaftsbank, Frankfurt	Germany	73,788,623,253s	80,666,285,060s	46		12	4,732	1895
55	Chuo Trust & Banking Co., Ltd., Tokyo	Japan	72,641,168,852u	76,287,184,075u	50		55	3,583	1962
56	Banque Paribas, Paris (q)	France	72,143,637,000s	72,677,252,300s	55		N.A.	8,950	1872
57	Bayerische Landesbank Girozentrale, Munich	Germany	71,696,240,000s	75,199,808,775s	53		6	4,388	1972
58	Canadian Imperial Bank of Commerce, Toronto	Canada	71,336,177,538s	62,500,989,440s	64	+6	1,528	36,194	1867
59	Morgan Guaranty Trust Co., New York	United States	70,064,776,000	65,813,911,000	58		18	11,810	1839
60	Monte dei Paschi di Siena	Italy	66,488,882,580s	63,473,643,992s	63	+3	472	12,950	1472
61	Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	65,411,325,000s	65,541,718,000s	59		534	14,965	1823
62	Banca Commerciale Italiana, Milan	Italy	62,633,763,000s	63,547,102,300s	62		559	21,035	1894
63	Banco Bilbao Vizcaya, Bilbao	Spain	62,465,427,360s				450	33,000	1988
64	Generale Bank, Brussels	Belgium	62,006,302,400s	65,259,844,400s	60		1,154	16,367	1935
65	Bank of Montreal	Canada	61,615,574,334	61,514,716,920s	66	+1	1,226	34,115	1817
66	Norddeutsche Landesbank Girozentrale, Hannover	Germany	60,373,371,460s	63,648,439,973s	61		N.A.	6,190	1970
67	Westpac Banking Corp., Sydney	Australia	60,072,073,200s	45,024,912,240s	84	+17	1,949	46,506	1817
68	Chiba Bank, Ltd.	Japan	58,138,025,316	49,656,351,330	78	+10	165	4,891	1943
69	Banco di Napoli, Naples	Italy	57,333,418,425u	60,282,393,567u	67		506	12,890	1539
70	Banco Espanol de Credito, Madrid	Spain	57,241,129,680u	62,331,179,152s	65		2,205	16,516	1902
71	Credito Italiano, Milan	Italy	56,981,651,500s	52,097,505,900s	73	+2	521	16,620	1870
72	Bank of Nova Scotia, Toronto	Canada	56,459,901,930s	51,585,986,480s	75	+3	1,248	29,113	1832
73	Groupe Des Banques Populaires, Paris	France	55,242,661,868	53,881,721,346	72		1,855	27,972	1921
74	Banco di Roma, Rome	Italy	54,696,647,500s	57,269,880,800s	70		166	13,980	1880
75	Rafidain Bank, Baghdad	Iraq	54,460,950,400	45,797,264,000	82	+7	225	12,279	1941
76	Hokuriku Bank Ltd., Toyama	Japan	54,006,921,000	45,929,367,790	81	+5	188	5,240	1943
77	Bank Melli Iran, Tehran	Iran	53,061,736,000	49,819,887,000	77		1,667	21,309	1928
78	Manufacturers Hanover Trust Co., New York	United States	52,849,000,000	57,286,000,000	69		239	19,640	1812
79	Bankers Trust Co., New York	United States	52,340,021,000	52,022,621,000	74		18	12,194	1917
80	Joyo Bank, Ltd., Mito	Japan	50,777,159,592	44,112,352,900	85	+5	155	5,124	1878
81	Chemical Bank, New York	United States	50,233,000,000	57,805,000,000	68		315	16,983	1824
82	Security Pacific National Bank, Los Angeles	United States	48,358,117,000	43,826,674,000	86	+4	561	17,284	1871
83	Banque Indosuez, Paris	France	47,559,964,449s	47,886,192,930s	79		45	15,648	1875
84	Skandinaviska Enskilda Banken, Stockholm	Sweden	47,133,243,000s	40,311,180,000s	93	+9	350	9,440	1972
85	Shizuoka Bank Ltd.	Japan	46,620,715,776u	41,455,865,195u	89	+4	191	5,510	1943
86	Banque Bruxelles Lambert, Brussels	Belgium	45,143,343,613s	50,373,359,645s	76		985	12,145	1935
87	Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	44,910,296,100s	38,546,836,513s	97	+10	1,735	42,445	1835
88	State Bank of India, Bombay	India	44,667,095,440s	40,931,747,000s	91		11,942	288,732	1955
89	Wells Fargo Bank NA, San Francisco	United States	43,487,141,000	41,127,162,000	90	+1	452	19,338	1870
90	Nederlandsche Middenstandsbank, Amsterdam	Netherlands	43,123,314,000s	45,113,620,500s	83		482	11,768	1927
91	Toronto Dominion Bank	Canada	43,101,817,144	37,729,956,040	100	+9	960	22,853	1955
92	Standard Chartered Bank, London	United Kingdom	42,835,497,600s	56,077,003,800s	71		741	28,000	1853
93	Ashikaga Bank, Ltd., Utsunomiya	Japan	42,819,505,472	38,590,840,985	96	+3	157	4,394	1895
94	Home Savings of America, FA, Irwindale, Calif.	United States	40,917,353,000				352	N.A.	N.A.
95	National Australia Bank, Ltd, Melbourne	Australia	40,806,671,400s	33,274,573,367u	106	+11	1,162	36,950	1858
96	Banco Central, Madrid	Spain	40,684,984,200s	35,334,939,720s	101†	+5	2,862	23,783	1919
97	Sudwestdeutsche Landesbank, Stuttgart	Germany	40,656,000,000u				3	2,102	1988
98	Bank of Hiroshima, Ltd.	Japan	40,420,969,760	34,911,569,065	104	+6	189	4,316	1878
99	PKbanken, Stockholm	Sweden	39,730,435,000s	31,299,780,000s	112	+13	139	5,000	1974
100	Creditanstalt-Bankverein, Vienna	Austria	39,406,776,000	42,800,128,650	87		364	10,376	1855

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988, and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988, and all Japanese bank data are for fiscal yearend March 31, 1989 & 1988.

Exchange rates: Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a cluded in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(w)**— Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. **(†)**— Rank based on revised asset total for 1987. **(1)**— Includes rep. offices. **(2)**— A consolidated figure for its parent, Great Western Financial Corp. **(3)**— As of 6/30/88. **N.A.**— Not available. **(☆)**— Revised since publication on 7/25/89.

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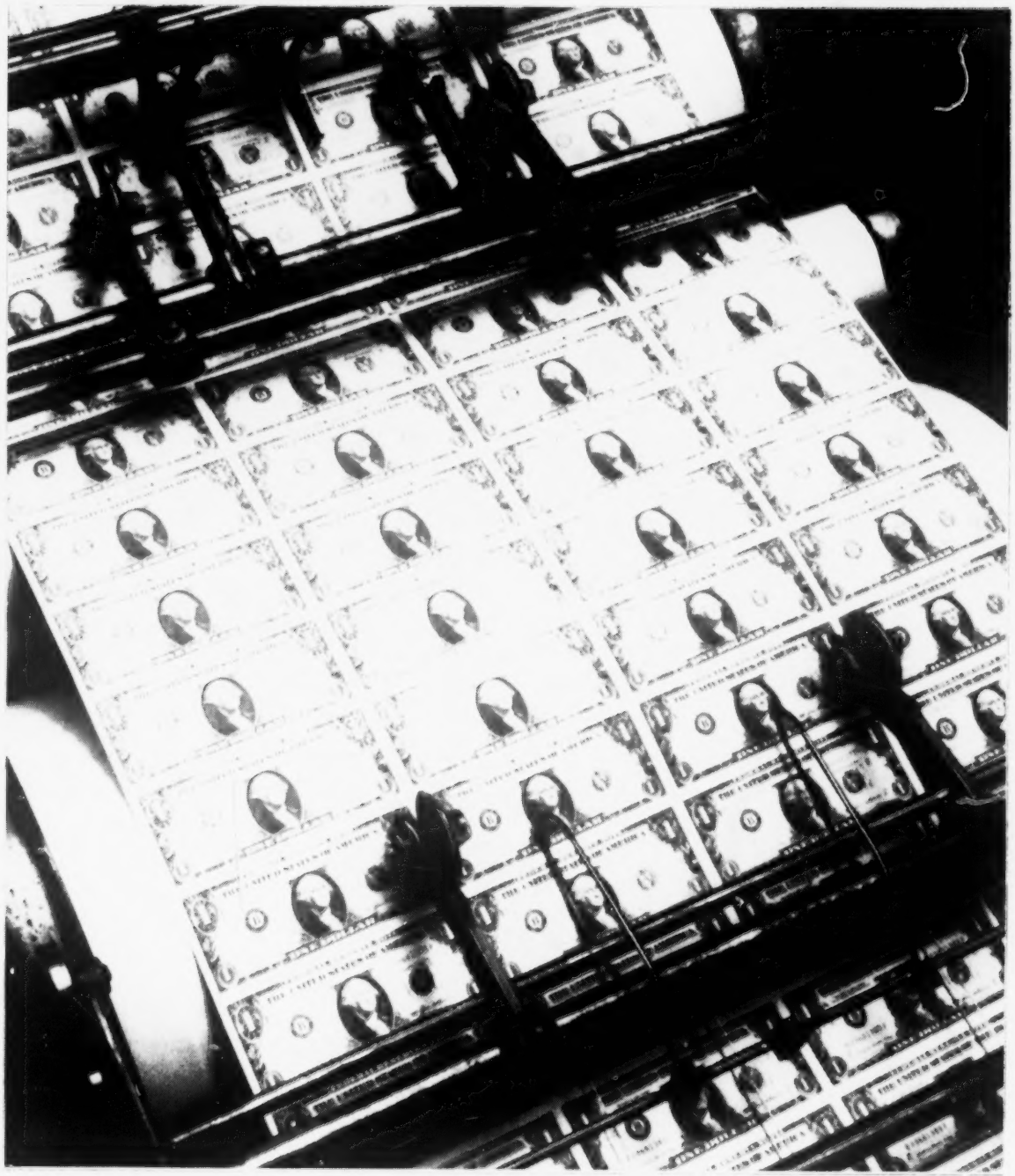

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1988 or Nearest Fiscal Yearend

Asset Rank 1988			Assets in US Dollars 12/31/88 (a)	Assets in US Dollars 12/31/87 (a)	Asset Rank 12/31/87	Gain in Rank	Bank Branches 12/31/88	Employees 12/31/88	Operating Since
101	**Bank Saderat Iran, Tehran**	Iran	39,179,665,317	N.A.			2,211	18,000	1952
102	**Svenska Handelsbanken, Stockholm**	Sweden	38,797,260,000s	34,941,772,500s	103	+1	449	6,603	1871
103	**Hessische Landesbank-Girozentrale, Frankfurt**	Germany	38,747,520,000s	41,544,318,270s	88		5	2,750	1953
104	**Kredietbank, Brussels**	Belgium	38,638,965,100s	32,830,476,223u	107	+3	850	11,011	1935
105	**Bank of Fukuoka, Ltd.**	Japan	38,535,973,740	35,027,191,385	102		198	4,707	1945
106	**Sparbankernas Bank, Stockholm**	Sweden	38,385,522,000s	32,392,222,500	108	+2	0	1,289	1942
107	**Credit Commercial de France, Paris**	France	38,038,472,832s	38,397,630,393s	98		N.A.	N.A.	1894
108	**Bank of Seoul**	Korea	37,269,633,799	25,493,368,131	132	+24	220	9,346	1959
109	**Banque Francaise du Commerce Exterieur, Paris**	France	36,624,410,668s	38,799,749,488u	95		29	2,612	1947
110	**Royal Bank of Scotland Plc., Edinburgh**	United Kingdom	36,605,231,000s	31,011,342,400s	114	+4	857	23,174	1968
111	**ASLK-CGER Bank, Brussels**	Belgium	36,516,884,557u	38,121,777,700u	99		1,160	8,691	1865
112	**Bank fuer Gemeinwirtschaft, Frankfurt**	Germany	35,957,883,986s	37,717,677,138s	101		274	8,154	1958
113	**Bank Hapoalim, Tel-Aviv**	Israel	35,362,364,400s	30,348,291,415s	115	+2	343	8,150	1921
114	**Kansallis-Osake Pankki, Helsinki**	Finland	34,647,624,000s	29,401,512,500s	117	+3	490	8,532	1889
115	**Commonwealth Banking Corp., Sydney**	Australia	34,354,802,800s	28,333,137,721s	120	+5	N.A.	N.A.	1960
116	**First National Bank, Chicago**	United States	34,349,990,000	34,681,439,000	105		13	8,183	1863
117	**International Westminster Bank Plc, London**	United Kingdom	34,082,608,000t	38,878,004,000t	94		N.A.	N.A.	1913
118	**Hachijuni Bank, Ltd., Nagano**	Japan	33,995,473,200	31,509,749,555	110		144	4,011	1931
119	**Commonwealth Bank of Australia, Sydney**	Australia	32,915,236,800s	26,694,992,555st	125	+6	1,273	31,954	1953
120	**Union Bank of Finland, Ltd., Helsinki**	Finland	31,828,080,000s	28,729,409,800s	118		428	8,158	1862
121	**Banco di Sicilia, Palermo**	Italy	30,955,122,945s	31,641,556,133s	109		405	9,849	1860
122	**Great Western Bank, FSB, Beverly Hills**	United States	30,837,077,000	28,526,110,000	119		283	12,609[9]	N.A.
123	**Gunma Bank, Ltd., Maebashi**	Japan	30,643,947,048	28,304,855,245	121		138	4,013	1932
124	**Continental Bank NA, Chicago**	United States	30,266,765,000	31,176,014,000	113		11	8,013	1857
125	**Postbank, Amsterdam**	Netherlands	30,187,764,000				N.A.	N.A.	1986
126	**Bank Leumi le-Israel, Tel-Aviv**	Israel	30,071,247,762s	25,679,875,184s	131	+5	387	12,478	1902
127	**Banco Santander**	Spain	29,480,506,020s	27,320,210,192s	124		1,608	14,500	1857
128	**Hill, Samuel & Co., Ltd., London**	United Kingdom	29,173,232,000s	N.A.			9	2,244	1831
129	**Caja de Pensiones para la Vejez, Barcelona**	Spain	28,145,369,700s	22,679,492,880	147	+18	1,248	6,412	1904
130	**Banco Hispano-Americano, Madrid**	Spain	27,789,950,160s	31,382,899,328s	111		1,418	18,088	1900
131	**Hyogo Bank, Ltd., Kobe**	Japan	26,703,666,060	26,473,997,020	127		150	3,211	1912
132	**Chugoku Bank, Ltd., Okayama**	Japan	26,479,935,168	23,515,939,900	141	+9	165	3,434	1930
133	**Nippon Trust & Banking Co., Ltd., Tokyo**	Japan	26,248,343,400	27,432,266,070	123		37	2,078	1927
134	**First Nationwide Bank, FSB, San Francisco**	United States	26,130,421,000	17,177,903,000	189	+55	422	7,000	1885
135	**Yamaguchi Bank, Ltd., Shimonoseki**	Japan	26,060,853,624	23,683,571,685	139	+4	156	3,542	1944
136	**National Bank of Greece, Athens**	Greece	25,923,144,200s	25,861,713,640s	129		562	17,670	1841
137	**California Federal Savings & Loan Assn., Los Angeles**	United States	25,857,500,000				185	6,500	1925
138	**First National Bank, Boston**	United States	25,850,438,000	24,799,279,000	134		208	14,400	1784
139	**NCNB Texas National Bank, Dallas**	United States	25,551,958,000	19,443,313,000	171	+32	97	14,470	1920
140	**Landesbank Rheinland-Pfalz Girozentrale, Mainz**	Germany	25,226,982,480s	24,501,800,746s	135		3	2,000	1958
141	**Hamburgische Landesbank-Girozentrale, Hamburg**	Germany	25,096,177,680	25,731,192,669	130		4	1,314	1938
142	**77 Bank, Ltd., Sendai**	Japan	24,795,177,508	23,013,210,760	142		134	3,512	1878
143	**Bank of Scotland, Edinburgh**	United Kingdom	24,487,194,000s	20,756,373,000s	155	+12	500	14,333	1695
144	**Glendale Federal Savings & Loan Assn., Calif.**	United States	24,313,386,000				220	7,243	1934
145	**Nishi-Nippon Bank, Ltd., Fukuoka**	Japan	24,197,788,472	24,173,336,055	137		193	3,757	1944
146	**TSB England & Wales, Plc., London**	United Kingdom	23,883,376,000	19,507,116,800	169	+23	1,229	20,994	1983
147	**Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt**	Germany	23,375,201,867u	24,466,583,578u	136		2	339	1918
148	**Bank of Taiwan, Taipei**	Taiwan	23,356,605,400	22,520,723,365	148		67	5,887	1946
149	**National Bank of Canada, Montreal**	Canada	23,335,349,396s	22,783,312,680s	144		603	11,957	1859
150	**Korea Exchange Bank, Seoul**	Korea	23,323,498,800s	19,744,021,794s	167	+17	158	8,274	1967
151	**Danske Bank, Copenhagen**	Denmark	23,263,104,000s	22,815,683,800s	143		318	6,248	1871
152	**Banque Cantonale de Zurich**	Switzerland	23,179,962,678	26,374,234,461	128		91	3,740	1871
153	**Swiss Volksbank, Berne**	Switzerland	22,988,335,013	25,347,450,990	133		168	5,962	1869
154	**Cooperative Bank of Taiwan, Taipei**	Taiwan	22,932,112,615	20,196,088,209	162	+8	93	4,624	1946
155	**Hokkaido Bank, Ltd., Sapporo**	Japan	22,881,838,788	21,817,460,050	150		135	2,913	1951
156	**Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna**	Austria	22,839,062,913s	23,648,759,679u	140		2	1,604	1937
157	**Banca Nazionale dell'Agricoltura, Rome**	Italy	22,788,986,382	22,721,066,975	145		240	7,439	1921
158	**Juroku Bank, Ltd., Gifu**	Japan	22,328,431,616	20,805,986,370	152		135	3,006	1877
159	**Bank of Kyoto, Ltd.**	Japan	22,192,191,448	20,553,798,640	158		117	2,801	1941
160	**Tokyo Sowa Bank, Ltd.**	Japan	21,990,226,248u	20,714,275,265u	156		97	3,410	1950
161	**Mellon Bank NA, Pittsburgh**	United States	21,889,748,000	20,794,700,000	154		122	8,480	1869
162	**Credit Industriel et Commercial, Paris (h)**	France	21,820,279,761s	22,713,317,786s	146		118	4,812	1859
163	**Banco Exterior de Espana, Madrid**	Spain	21,573,014,400s	24,054,682,608s	138		761	12,286	1929
164	**Hyakujushi Bank, Ltd., Takamatsu**	Japan	21,497,268,508	20,798,451,290	153		124	2,740	1878
165	**First Commercial Bank, Taipei**	Taiwan	21,379,238,466	18,199,364,575	182	+17	136	5,682	1899
166	**Bank of New York**	United States	21,355,771,000	19,906,253,000	166		193[9]	9,605	1784
167	**Nanto Bank, Ltd., Nara**	Japan	21,256,478,395	20,100,744,040	164		121	3,017	1934
168	**Allied Irish Bank Ltd., Dublin**	Ireland	21,038,562,000s	15,493,990,874s	206	+38	500	14,000	1966
169	**Irving Trust Co., New York**	United States	21,021,576,000	19,669,715,000	168		21	7,498	1851
170	**Oesterreichische Laenderbank, Vienna**	Austria	20,777,194,160s	22,303,364,077s	149		133	3,488	1880
171	**Cassa di Risparmio di Roma, Rome**	Italy	20,626,366,050u	20,654,593,608	157		187	4,490	1836
172	**Marine Midland Bank NA, Buffalo, N.Y.**	United States	20,570,926,000v	20,548,988,000t	159		319	11,089	1929
173	**Iyo Bank, Ltd., Matsuyama**	Japan	20,500,601,508	19,966,814,325	165		141	2,886	1941
174	**Daishi Bank, Ltd., Niigata**	Japan	20,455,988,972	19,429,172,120	172		134	2,182	1873
175	**National Commercial Bank, Jeddah**	Saudi Arabia	20,374,668,017	18,779,600,000	177	+2	N.A.	N.A.	1954
176	**First Interstate Bank of California, Los Angeles**	United States	20,154,051,000	19,281,889,000	174		330	11,785	1920
177	**Banca Popolare di Milano, Milan**	Italy	19,893,909,150s	20,165,372,678s	163		225	6,144	1865
178	**Shiga Bank, Ltd., Otsu**	Japan	19,860,942,432	18,706,192,275	178		123	2,741	1933
179	**Credit du Nord, Lille**	France	19,717,515,539s	21,164,470,130s	151		N.A.	N.A.	1848
180	**Caisse Centrale des Banques Populaires, Paris**	France	19,387,594,552t	18,302,492,155t	181	+1	N.A.	1,600	1921
181	**Arab Banking Corp., Manama**	Bahrain	19,127,000,000s	17,548,000,000s	188	+7	6	5,012	1980
182	**Banco di Santo Spirito, Rome**	Italy	18,989,738,157st	17,700,000,000s	186†	+4	240	5,995	1605
183	**Berliner Bank, Berlin**	Germany	18,795,064,407s	19,479,146,900s	170		90	4,735	1950
184	**Berliner Handels und-Frankfurter Bank, Frankfurt**	Germany	18,777,231,350s	19,251,644,490s	175		17	3,232	1856
185	**Landesbank Schleswig-Holstein Girozentrale, Kiel**	Germany	18,668,720,000u	20,269,959,160s	161		4	1,201	1917
186	**Banca Popolare di Novara**	Italy	18,339,477,385u	19,416,389,771u	173		404	7,403	1871
187	**Suruga Bank, Ltd., Numazu**	Japan	18,124,124,300	17,838,407,505	185		129	2,716	1895
188	**Commercial Bank of Korea Ltd., Seoul**	Korea	18,058,503,400s	13,320,060,258s	236	+48	199	8,592	1899
189	**Postipankki, Helsinki**	Finland	17,954,472,000s	15,950,648,400s	200	+11	65	7,730	1886
190	**Copenhagen Handelsbank**	Denmark	17,936,085,880s	18,519,782,962s	179		277	6,319	1873
191	**Banco Popular Espanol, Madrid**	Spain	17,900,216,460s	16,895,116,128s	191		1,620	11,740	1926
192	**Nuovo Banco Ambrosiano, Milan**	Italy	17,897,506,245s	18,109,529,845s	183		337	7,130	1925
193	**Republic National Bank, New York**	United States	17,790,997,000	16,443,831,000	196	+3	37	2,594	1966
194	**Christiania Bank og Kreditkasse, Oslo**	Norway	17,686,872,000s	16,783,708,953u	192		63	4,284	1848
195	**Zentralsparkasse und Kommerzialbank, Vienna**	Austria	17,676,480,000u	18,311,382,389u	180		210	3,930	1907
196	**Kiyo Bank, Ltd., Wakayama**	Japan	17,580,877,734	16,479,639,455	194		99	2,604	1895
197	**Boston Safe Deposit & Trust Co.**	United States	17,517,376,000	12,747,021,000	245	+48	3	3,610	1867
198	**Deutsche Bank Luxembourg**	Luxembourg	17,475,937,105t	14,936,632,600t	218	+20	0	125	1970
199	**Hyakugo Bank, Ltd., Tsu**	Japan	17,461,468,220	16,461,965,260	195		133	2,965	1878
200	**Bank of Kinki, Ltd., Osaka**	Japan	17,189,746,192	15,553,726,925	205	+5	100	2,549	1942

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1988 or Nearest Fiscal Yearend

Asset Rank 1988			Assets in US Dollars 12/31/88 (a)	Assets in US Dollars 12/31/87 (a)	Asset Rank 12/31/87	Gain in Rank	Bank Branches 12/31/88	Employees 12/31/88	Operating Since
201	Meritor Savings Bank, Philadelphia	United States	17,172,011,000	19,016,456,000	176		141	3,653	1816
202	Korea Development Bank, Seoul	Korea	17,153,994,200u				14	1,878	1954
203	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	Germany	17,058,409,200t	17,981,092,675t	184		3	1,243	1983
204	Cassa di Risparmio di Torino, Turin	Italy	16,670,726,235u	17,590,424,246	186		221	4,687	1827
205	Hang Seng Bank Ltd., Hong Kong	Hong Kong	16,597,120,000st	13,783,274,400st	229	+24	116	5,900	1933
206	Hokkoku Bank, Ltd., Kanazawa	Japan	16,563,467,684	16,041,781,655	199		134	2,704	1943
207	NCNB National Bank of North Carolina, Charlotte	United States	16,496,394,000	15,895,791,000	203		228	7,918	1960
208	Korea First Bank, Seoul	Korea	16,473,535,625s	12,101,702,444s	253	+45	177	8,320	1929
209	World Savings, FS&LA, Oakland, Calif.	United States	16,352,299,000				N.A.	N.A.	N.A.
210	Cho Hung Bank Ltd., Seoul	Korea	16,341,916,186s	11,613,308,726s	266	+56	203	8,809	1897
211	Home Federal Savings & Loan Assn. of San Diego, Calif.	United States	16,261,058,000				194	4,780	1934
212	Bergen Bank	Norway	16,217,212,424s	15,910,695,540s	201		123	4,625	1855
213	Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	16,196,427,408s	15,141,694,420s	212		7	3,051	1793
214	American Express Bank Ltd. New York	United States	16,180,000,000s	15,041,000,000s	216	+2	103	4,965	1919
215	Israel Discount Bank, Ltd., Tel-Aviv	Israel	16,126,415,422s	13,602,150,663s	233	+18	247	7,062	1935
216	Great American First Savings Bank, San Diego, Calif.	United States	16,084,341,000	15,242,243,000	208		221	3,727	1885
217	Fukuoka City Bank, Ltd.	Japan	16,043,559,896	14,633,948,520	220	+3	139	2,383	1924
218	Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	15,978,423,444	17,564,001,000	187		3	1,200	1970
219	State Bank Victoria, Melbourne	Australia	15,964,482,072s	11,114,169,577s	279	+60	N.A.	N.A.	1958
220	Higo Bank, Ltd., Kumamoto	Japan	15,908,400,880	15,116,304,450	214		117	2,556	1925
221	Bank of Ireland, Dublin	Ireland	15,854,049,000s	14,255,532,700s	224	+3	366	7,315	1783
222	Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	15,645,658,420	14,501,332,695	222		113	2,641	1896
223	Norske Creditbank, Oslo	Norway	15,611,312,000s	20,432,660,940s	160		121	4,972	1857
224	Caixa Geral de Depositos, Lisbon	Portugal	15,564,406,199s	14,138,760,678s	225	+1	371	10,200	1876
225	Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	15,532,045,807	15,118,159,392	213		98	4,985	1919
226	Bank of New England NA, Boston	United States	15,514,519,000	13,259,132,000	238	+12	100	5,095	1831
227	American Savings Bank, Stockton, Calif.	United States	15,409,744,000				186	4,600	1988
228	Caja de Madrid	Spain	15,315,400,800s	14,035,934,880s	228		819	5,937	1702
229	San-in Godo Bank, Ltd., Matsue	Japan	15,261,932,048	13,573,995,465	234	+5	130	2,258	1941
230	Skopbank, Helsinki	Finland	15,241,920,000s	11,191,339,943s	276	+46	1,310	1,677	1908
231	CrossLand Savings FSB, Brooklyn, New York	United States	15,143,802,000	13,774,567,000	230		N.A.	N.A.	1860
232	Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	15,121,311,698s	15,051,735,680	215		138	5,131	1905
233	Pittsburgh National Bank	United States	15,110,664,000	14,075,734,000	226		122	3,890	1852
234	National Bank of Detroit	United States	15,043,409,000	14,337,478,000	223		141	6,406	1933
235	Hamburger Sparkasse, Hamburg	Germany	15,001,738,473	16,187,305,960	197		207	5,716	1827
236	Goldome FSB, Buffalo, N.Y.	United States	14,962,534,000	15,153,370,000	211		107	4,384	1846
237	Land Bank of Taiwan, Taipei	Taiwan	14,931,118,200	13,526,943,220	235		62	4,149	1946
238	Bank of Nagoya, Ltd.	Japan	14,914,161,488	14,042,793,000	227		119	2,597	1949
239	Privatbanken, Copenhagen	Denmark	14,870,737,450	15,898,696,189s	202		211	5,600	1857
240	Union Bank, San Francisco	United States	14,856,224,000v	5,984,134,000v	461	+221	171	7,764	1953
241	Bank fuer Arbeit und Wirtschaft, Vienna	Austria	14,812,973,464u	16,156,935,632u	198		128	1,990	1922
242	First Union National Bank, Charlotte, N.C.	United States	14,789,337,000	15,845,828,000	204		275	7,366	1908
243	Banco Brasileiro de Descontos, Sao Paulo	Brazil	14,434,341,095s	13,639,376,305s	232		1,668	138,000	1943
244	Fukui Bank, Ltd.	Japan	14,368,269,824	13,020,903,180	241		134	2,504	1899
245	Kofuku Bank, Ltd., Osaka	Japan	14,325,181,412	13,238,035,375	239		112	2,811	1926
246	First Bank NA, Minneapolis	United States	14,255,601,000	16,924,668,000	190		36	2,769	1857
247	Oesterreichische Postsparkasse, Vienna	Austria	14,200,720,000s	15,259,837,500s	207		2,312	2,128	1883
248	Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	14,143,076,640	14,956,559,982	217		1	736	1971
249‡	Banco Nacional de Mexico, Mexico City	Mexico	14,085,415,120s‡	10,463,083,095s	294	+45	N.A.	N.A.	1884
250	Westfalenbank, Bochum	Germany	14,051,996,673st	14,863,596,386st	219		N.A.	750	1921
251	Tokyo Tomin Bank, Ltd.	Japan	14,034,952,164	12,736,161,055	246		79	2,433	1951
252	Societe Nationale de Credit a l'Industrie, Brussels	Belgium	13,977,106,633	15,193,458,351	209		563	1,143	1919
253	Bangkok Bank, Ltd.	Thailand	13,820,680,014	11,871,647,412	259	+6	356	20,040	1944
254	Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	13,778,449,860st	13,649,048,343st	231		95	3,665	1963
255	Genossenschaftliche Zentralbank, Vienna	Austria	13,772,821,565u	15,157,342,419u	210		2	942	1927
256	Hanil Bank Ltd., Seoul	Korea	13,628,342,000s	11,685,143,385s	263	+7	199	8,399	1932
257	Fukutoku Bank, Ltd., Osaka	Japan	13,622,199,864	12,029,541,515	254		113	2,393	1949
258	Citibank (South Dakota) NA, Sioux Falls	United States	13,557,319,000	11,988,599,000	257		0	3,737	1981
259	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	13,481,211,000	11,452,385,000	271	+12	218	7,273	1879
260	Toho Bank, Ltd., Fukushima	Japan	13,464,629,468	12,411,709,375	249		114	2,557	1941
261	Southeast Bank NA, Miami	United States	13,455,562,000	12,014,173,000	255		182	7,083	1903
262	Gibraltar Savings, Beverly Hills	United States	13,436,242,000				87	2,170	1886
263	Sparekassen SDS, Copenhagen	Denmark	13,352,731,580u	11,642,565,875u	265	+2	334	4,473	1973
264	Arab Bank Ltd., Amman	Jordan	13,332,498,900s	13,181,677,953s	240		72	3,500	1930
265	Franklin Savings Assn., Ottawa, Kan.	United States	13,266,390,000				9	1,566	1889
266	Bank of Osaka, Ltd.	Japan	13,255,156,268	12,250,916,150	252		75	1,962	1950
267	Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	13,205,484,502u	12,808,609,013	244		1,033	4,078	1935
268	Hiroshima-Sogo Bank, Ltd.	Japan	13,137,903,832	11,832,798,360	261		101	2,193	1923
269	Commonwealth Savings Bank of Australia, Sydney	Australia	13,134,955,200t	10,570,676,172t	290	+21	N.A.	N.A.	1960
270	Kagoshima Bank, Ltd.	Japan	13,103,457,128	12,811,266,490	243		132	2,476	1879
271	National Westminster Bank USA, New York	United States	13,065,111,000t	11,333,242,000t	274	+3	N.A.	4,811	1905
272	Lombard North Central Plc, London	United Kingdom	12,990,480,000t	10,423,922,000t	297	+25	N.A.	N.A.	1861
273	Bancomer, Mexico City	Mexico	12,917,121,929u	9,069,814,307u	328	+55	739	33,797	1932
274	Coast Savings & Loan Assn., Los Angeles	United States	12,898,630,000				131	2,285	1935
275	Shikoku Bank, Ltd., Kochi	Japan	12,816,043,380	12,557,756,955	247		125	2,470	1878
276‡	Banco de la Nacion Argentina, Buenos Aires	Argentina	12,757,718,000‡	7,260,264,932	399	+123	N.A.	N.A.	1943
277	Keiyo Bank, Ltd., Chiba	Japan	12,735,309,856	11,110,364,650	280	+3	101	2,009	1943
278	Musashino Bank, Ltd., Omiya	Japan	12,619,866,848	11,910,492,000	258		78	2,180	1952
279	Banca Toscana, Florence	Italy	12,535,156,890t	12,444,071,332t	248		203	3,802	1904
280	First Texas Bank, FSB, Houston	United States	12,497,352,000				N.A.	N.A.	N.A.
281	Awa Bank, Ltd., Tokushima	Japan	12,401,444,112	11,667,200,730	264		94	1,944	1896
282	Sovran Bank NA, Richmond	United States	12,359,665,000	11,845,335,000	260		N.A.	6,969	1867
283	Imperial Savings Assn., San Diego, Calif.	United States	12,349,537,000				87	1,843	1926
284	National Bank of Kuwait	Kuwait	12,340,576,063s	11,103,719,255s	281		50	N.A.	1952
285	Connecticut National Bank, Hartford	United States	12,176,058,000	10,586,686,000	289	+4	165	5,093	1792
286	Dime Savings Bank of New York FSB, Garden City	United States	12,007,151,000	10,944,187,000	284		N.A.	N.A.	1859
287	Medium Business Bank of Taiwan, Taipei	Taiwan	12,001,207,004				91	4,181	1899
288	First Federal of Michigan, Detroit	United States	11,941,524,520				98	1,800	1933
289	Credito Romagnolo, Bologna	Italy	11,893,599,884u	14,532,811,603u	221		205	4,477	1896
290	Bank of Iwate, Ltd., Morioka	Japan	11,879,713,192	10,011,913,035	305	+15	110	1,925	1932
291	Sparkasse der Stadt Berlin West, Berlin	Germany	11,871,772,693	11,606,286,235	267		91	4,000	1818
292	Ota Bank, Ltd.	Japan	11,850,747,328	11,143,678,885	277		117	2,080	1893
293	Aichi Bank, Ltd., Nagoya	Japan	11,813,132,248	11,047,456,230	282		105	2,477	1944
294	Societe Generale Alsacienne de Banque, Strasbourg	France	11,807,233,111st	12,831,115,690st	242		143	2,896	1881
295	Columbia Savings & Loan Assn., Beverly Hills	United States	11,752,238,000				23	926	1958
296	Hokuetsu Bank, Ltd., Nagaoka	Japan	11,673,731,212	11,404,810,565	272		94	2,009	1942
297	Texas Commerce Bank NA, Houston	United States	11,619,378,000	11,126,873,000	278		28	4,370	1886
298	Erste Oesterreichische Spar-Casse, Vienna	Austria	11,492,087,688s	12,379,607,166u	251		118	2,347	1819
299	Banque Internationale a Luxembourg	Luxembourg	11,442,420,663s	11,351,817,499s	273		53	2,183	1856
300	Yamanashi Chuo Bank, Ltd., Kofu	Japan	11,440,938,164	10,459,023,470	295		79	2,098	1941

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1988 or Nearest Fiscal Yearend

Asset Rank 1988			Assets in US Dollars 12/31/88 (a)	Assets in US Dollars 12/31/87 (a)	Asset Rank 12/31/87	Gain in Rank	Bank Branches 12/31/88	Employees 12/31/88	Operating Since
301	C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	11,415,141,386	10,358,290,089	298		600	3,000	1924
302	Chiba Kogyo Bank, Ltd.	Japan	11,413,654,092	9,962,737,140	307	+5	75	1,825	1952
303	Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	11,404,462,756t	12,001,005,697t	256		0	168	1967
304	First National Bank of South Africa Ltd., Johannesburg	South Africa	11,288,150,000s	9,941,333,500s	308	+4	N.A.	26,062	1971
305	Empire of America Federal Savings Bank, Buffalo, N.Y.	United States	11,281,412,000	10,855,983,000	286		128	3,795	1854
306	Citizens & Southern National Bank, Atlanta	United States	11,255,507,000	11,288,979,000	275		193[3]	7,477	1887
307	Vereins-und Westbank, Hamburg	Germany	11,149,658,028s	11,735,490,456s	262		265	4,154	1856
308	Banque Generale du Luxembourg	Luxembourg	11,113,506,477s	10,289,637,250s	299		50	1,732	1919
309	Genossenschaftliche Zentralbank, Stuttgart	Germany	11,043,612,103	11,011,564,200	283		0	510	1970
310	First Fidelity Bank NA, Newark, N.J.	United States	10,944,767,000	10,506,363,000	293		172	5,419	1812
311	Development Bank of Singapore Ltd.	Singapore	10,854,388,989	8,028,227,144	368	+57	33	3,549	1968
312	Landesgirokasse, Stuttgart	Germany	10,842,620,002	11,471,594,454	269		243	3,481	1818
313	Chukyo Bank, Ltd., Nagoya	Japan	10,752,875,012	10,195,034,475	301		100	2,137	1943
314	Eighteenth Bank, Ltd., Nagasaki	Japan	10,746,117,812	10,219,001,095	300		114	1,955	1877
315	Seattle-First National Bank	United States	10,652,218,000	9,935,878,000	309		168	5,923	1870
316	Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	10,559,811,135	10,567,683,060	291		161	3,031	1825
317	City Federal Savings Bank, Bedminster, N.J.	United States	10,552,806,000	10,810,794,000	287		106	3,791	1887
318	Osuuspankkien Keskuspankki-Oy, Helsinki	Finland	10,496,736,000s	7,731,628,300s	381	+63	1,221	13,900	1902
319	Bank Mees & Hope, Amsterdam	Netherlands	10,482,377,598st	10,536,993,774st	292		23	2,518	1720
320	Citizens National Bank, Seoul	Korea	10,414,367,600u				271	12,313	1963
321	North Pacific Bank, Ltd., Sapporo	Japan	10,412,334,656	9,861,655,980	311		107	1,996	1917
322	Akita Bank, Ltd.	Japan	10,349,019,692	10,007,686,425	306		99	1,859	1941
323	Towa Bank, Ltd., Meobashi	Japan	10,194,317,352	9,445,452,315	319		82	2,103	1917
324	Riyad Bank Ltd., Jeddah	Saudi Arabia	10,193,794,260u	10,020,381,196	304		N.A.	N.A.	1957
325	Valley National Bank, Phoenix	United States	10,141,098,000	9,909,271,000	310		237	6,314	1899
326	CenTrust Savings Bank, Miami	United States	10,103,877,000				N.A.	N.A.	N.A.
327	Banque Worms, Paris	France	10,065,406,969s	10,094,506,000s	302		N.A.	N.A.	1928
328	Bank of New Zealand, Ltd., Wellington	New Zealand	10,057,983,734	11,467,794,058s	270		237	9,006	1861
329	Fidelity Bank NA, Philadelphia	United States	10,055,205,000	9,875,399,000	312		112	4,108	1814
330	Banque Regionale d'Escompte et de Depots, Vincennes	France	10,046,788,924u	9,558,509,570u	316		192	3,359	1919
331	Daisen Bank, Ltd., Matsuzaka	Japan	10,011,948,032	9,666,375,795	315		101	2,032	1912
332	Bank Leu, Ltd., Zurich	Switzerland	9,877,732,679u	11,581,588,613u	268		22	1,450	1755
333	Connecticut Bank & Trust Co. NA, Hartford	United States	9,877,233,000	9,153,076,000	326		162	6,045	1792
334	Commerzbank International, Luxembourg	Luxembourg	9,877,005,607t	10,882,370,182t	285		0	135	1969
335	Banco do Estado de Sao Paulo	Brazil	9,853,865,648	9,191,813,656s	325		1,315	37,445	1926
336	Standard Federal Bank, Troy, Mich.	United States	9,803,376,000	8,514,739,405	345	+9	83	1,638	1893
337	Ehime Bank, Ltd., Matsuyama	Japan	9,715,059,188	9,507,228,890	317		85	1,657	1943
338	Norddeutsche Genossenschaftsbank, Hannover	Germany	9,694,321,280u	10,695,230,000u	288		3	934	1982
339	Aomori Bank, Ltd.	Japan	9,651,751,732	9,245,297,795	323		106	2,075	1943
340	Caja de Ahorros y Monte de Piedad de Barcelona	Spain	9,632,577,780	7,585,921,376	389	+49	N.A.	N.A.	1844
341	Industrial Bank of Korea, Seoul	Korea	9,613,650,021				198	8,648	1961
342	Bank of the Ryukyus, Ltd., Naha	Japan	9,545,138,132	8,924,494,930	333		76	1,896	1948
343	Miyazaki Bank, Ltd.	Japan	9,530,775,328	8,806,426,875	338		103	1,822	1932
344	Philadelphia National Bank	United States	9,525,065,000	8,387,419,000	352	+8	68	1,653	1803
345	NCNB National Bank of Florida, Tampa	United States	9,517,015,000	9,669,032,000	314		227[3]	4,774	1982
346	Shinwa Bank, Ltd., Sasebo	Japan	9,511,862,676	9,287,492,660	322		121	2,006	1939
347	Frankfurter Sparkasse, Frankfurt	Germany	9,426,851,092				139	3,087	1988
348	Sunbelt Savings, FSB, Dallas	United States	9,387,162,000				N.A.	N.A.	N.A.
349	Banco Itau, Sao Paulo	Brazil	9,339,973,235	8,789,296,382s	339		897	84,169	1944
350	Crestar Bank, Richmond	United States	9,335,075,000	8,623,141,000	344		195	5,914	1963
351	Michigan National Bank, Farmington Hills	United States	9,295,911,000	8,271,849,000	357	+6	198	5,128	1977
352	Bank of India, Bombay	India	9,290,512,000	8,893,066,618	334		N.A.	N.A.	1906
353	Yamagata Bank, Ltd.	Japan	9,278,108,604	8,682,137,630	343		89	1,909	1881
354	Provinsbank, Aarhus	Denmark	9,275,834,585s	9,463,897,327s	318		217	3,854	1967
355	Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	9,260,278,198	10,039,783,464	303		230	4,128	1861
356	Gulf International Bank, Manama	Bahrain	9,141,472,560	8,934,098,700	332		4	518	1976
357	First Union National Bank of Florida, Jacksonville	United States	9,137,961,000	7,250,073,000	400	+43	220	5,283	1908
358	Westpac Savings Bank Ltd., Sydney	Australia	9,100,574,100st	5,915,281,680st	464	+106	N.A.	N.A.	1955
359	Barclays de Zoete Wedd Ltd., London	United Kingdom	9,030,303,696st	9,677,120,694st	313		N.A.	N.A.	1986
360	Udruzena Banka Hrvatske, Zagreb	Yugoslavia	9,027,263,040	10,440,544,703	296		540	16,900	1983
361	Sensahu Bank, Ltd., Kishiwada	Japan	8,988,750,294	8,439,186,705	348		56	1,422	1951
362	Stadtsparkasse Koeln, Cologne	Germany	8,948,946,160	9,438,249,489	320		116	3,701	1826
363	Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	8,938,744,847	9,087,877,336	327		101	1,423	1856
364	Banca Catalana, Barcelona	Spain	8,915,582,340sv	6,208,172,165tu	446	+82	400	3,728	1961
365	Bank of Ikeda, Ltd.	Japan	8,865,701,672	8,084,515,525	366	+1	65	1,533	1951
366	Harris Trust & Savings Bank, Chicago	United States	8,850,680,000v	8,403,923,000t	350		2	4,014	1882
367	Shawmut Bank NA, Boston	United States	8,837,739,000	7,553,744,000	391	+24	N.A.	4,070	1836
368	Bank of Saga, Ltd.	Japan	8,829,175,252u	8,239,483,340	358		106	1,731	1955
369	Higashi-Nippon Bank, Ltd., Tokyo	Japan	8,811,178,576	8,113,049,130	364		70	1,764	1924
370	Comerica Bank-Detroit	United States	8,780,525,000	7,987,197,000	371	+1	125	3,464	1849
371‡	State Bank of South Australia, Adelaide	Australia	8,758,592,572‡				N.A.	N.A.	N.A.
372	City Bank of Taipei	Taiwan	8,718,276,600				30	2,302	1981[3]
373	Bank Negara Indonesia 1946, Jakarta	Indonesia	8,678,404,082	N.A.			277	N.A.	1946
374	Maryland National Bank, Baltimore	United States	8,653,292,000	9,031,622,000	330		150	4,497	1933
375	Lyonnaise de Banque, Lyon	France	8,611,603,612st	9,351,279,695st	321		N.A.	N.A.	1965
376	Banca Cattolica del Veneto, Vicenza	Italy	8,597,441,164t	8,722,473,661t	341		204	3,307	1892
377*	Malayan Banking Berhad, Kuala Lumpur	Malaysia	8,587,544,038s*	7,693,358,440s	383	+6	216	8,000	1960
378	Gotabanken, Stockholm	Sweden	8,538,918,000s	8,433,180,000s	349		149	2,446	1848
379	Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	8,536,378,786s	7,557,866,822s	390	+11	16	3,456	1919
380	Michinoku Bank, Ltd., Aomori	Japan	8,534,869,160	8,170,084,620	360		102	2,023	1976
381	Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	8,495,163,000	7,978,525,000	372		66	N.A.	1975
382	Union Bank of Switzerland (Luxembourg)	Luxembourg	8,467,154,461v	9,200,376,907v	324		N.A.	N.A.	1973
383	AmeriTrust Co. NA, Cleveland	United States	8,417,335,000	7,994,524,000	370		144	4,199	1894
384	Anchor Savings Bank FSB, Northport, N.Y.	United States	8,401,707,000	7,673,815,000	386	+2	N.A.	N.A.	1868
385	State Street Bank & Trust Co., Boston	United States	8,399,064,000	6,801,171,000	420	+35	8	6,953	1792
386	Banco Portugues do Atlantico, Oporto	Portugal	8,379,641,554u	8,352,552,568u	355		154	6,450	1919
387	Banca Popolare di Bergamo	Italy	8,379,184,895u	8,861,280,904u	336		126	2,703	1869
388	MeraBank, FSB, Phoenix, Ariz.	United States	8,348,139,000	6,635,588,000	427	+39	89	2,117	1925
389	Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	8,325,670,000u	8,784,003,800s	340		6	995	1949
390	Morgan Grenfell & Co. Ltd., London	United Kingdom	8,308,358,448u	6,995,558,744	411	+21	0	1,160	1838
391	Bank of Communications, Taipei	Taiwan	8,285,935,865	9,148,265,000	327¶		14	864	1907
392	Union de Banques Arabes et Francaises, Neuilly (w)	France	8,232,351,186s	9,044,396,952s	329		5	573	1970
393	Northeast Savings, FA, Hartford, Conn.	United States	8,214,776,000				39	1,268	1834
394	United States National Bank, Portland	United States	8,181,918,000	7,731,728,000	380		193	4,725	1891
395	Norwest Bank Minnesota NA, Minneapolis	United States	8,179,172,000	6,728,154,000	423	+28	N.A.	1,977	1929
396	Banco Lariano, Como	Italy	8,141,406,818t	8,163,100,019t	361		N.A.	N.A.	1908
397	State Bank of New South Wales, Sydney	Australia	8,136,712,000s	6,187,022,128	447	+50	290	7,000	1933
398	Korea Housing Bank, Seoul	Korea	8,129,210,600				201	9,000	1967
399	Bikuben, Copenhagen	Denmark	8,082,420,205	8,264,170,300	356		279	3,780	1857
400	Cassa di Risparmio di Firenze, Florence	Italy	8,031,320,329	8,223,294,005	359		177	3,512	1829

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988, and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988, and all Japanese bank data are for fiscal yearend March 31, 1989 & 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and the rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. **(b)**— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. **(c)**— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. **(s)**— Consolidated data. **(t)**— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. **(u)**— Data are not consolidated for affiliates more than 50% owned. **(v)**— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. **(w)**— Member of the Al UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. **(†)**— Rank based on revised asset total for 1987. **(1)**— Includes rep. offices. **(2)**— A consolidated figure for its parent, Great Western Financial Corp. **(3)**— As of 6/30/88. **N.A.**— Not available.

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The Top 500 Banks in the World

U.S. and Overseas Banks Ranked by Assets on Dec. 31, 1988 or Nearest Fiscal Yearend

Asset Rank 1988			Assets in US Dollars 12/31/88 (a)	Assets in US Dollars 12/31/87 (a)	Asset Rank 12/31/87	Gain in Rank	Bank Branches 12/31/88	Employees 12/31/88	Operating Since
401	**American Express Centurion Bank, Newark**	United States	8,005,567,000				0	300	1985
402	**Provident National Bank, Philadelphia**	United States	7,975,995,000	6,169,715,000	449	+47	71	3,019	1847
403	**S.G. Warburg & Co. Ltd., London**	United Kingdom	7,966,626,381	8,372,535,972	354		0	N.A.	1934
404	**Atlantic Financial Federal, Bala Cynwyd, Pa.**	United States	7,939,932,000				77	2,300	1982
405	**Northern Trust Co., Chicago**	United States	7,937,652,000	7,688,578,000	384		3	4,209	1889
406	**First National Bank, Atlanta**	United States	7,934,874,000	7,094,863,000	408	+2	129	4,973	1865
407	**Banque Cantonale de Berne**	Switzerland	7,910,452,970	8,831,344,721	337		N.A.	N.A.	1834
408	**Fleet National Bank, Providence, R.I.**	United States	7,909,218,000	7,109,303,000	406		54	2,854	1791
409	**Meridian Bank, Reading, Pa.**	United States	7,899,960,000	6,913,267,000	414	+5	151[3]	3,133	1932
410	**Manufacturers National Bank, Detroit**	United States	7,807,076,000	7,693,999,000	382		102	4,475	1933
411	**Banca Provinciale Lombarde, Bergamo**	Italy	7,791,947,857t	6,948,833,378t	412	+1	148	2,860	1932
412	**Banque Paribas Belgique, Brussels (q)**	Belgium	7,767,015,200st	7,834,846,400st	377		62	1,225	1968
413	**Florida National Bank, Jacksonville**	United States	7,750,519,000	7,480,643,000	392		185	4,867	1889
414	**Jyske Bank, Silkeborg**	Denmark	7,703,862,433s	8,494,730,008s	346		146	2,900	1967
415	**CIC-Union Europeenne, International & Cie, Paris**	France	7,632,594,479u	7,336,576,969	397		N.A.	N.A.	1984
416	**Andelsbanken-Danebank, Copenhagen**	Denmark	7,605,836,090u	7,874,406,100	374		233	3,622	1925
417	**Huntington National Bank, Columbus, Ohio**	United States	7,605,809,000	8,396,596,000	351		166	2,656	1866
418	**National City Bank, Cleveland**	United States	7,605,767,000	7,169,782,000	402		85	2,951	1845
419	**Bank of Baroda**	India	7,577,994,710u	7,389,260,703	396		2,154	43,096	1908
420	**United Mizrahi Bank Ltd., Tel-Aviv**	Israel	7,565,142,392s	6,538,392,452s	430	+10	N.A.	N.A.	1923
421	**Sal. Oppenheim jr. & Cie., Cologne**	Germany	7,555,694,120s	7,971,714,541s	373		2	840	1789
422	**Bank of Okinawa, Ltd., Naha**	Japan	7,521,979,896	7,104,005,355	407		80	1,569	1956
423	**Banque Cantonale Vaudoise, Lausanne**	Switzerland	7,480,743,697	8,139,899,307	362		27	1,629	1845
424	**Signet Bank/Virginia, Richmond**	United States	7,479,345,000	7,111,965,000	405		142	4,083	1922
425	**Banque Cantonale de St. Gallen**	Switzerland	7,453,527,480	7,834,567,950	378		N.A.	N.A.	1868
426★	**United Overseas Bank Ltd., Singapore**	Singapore	7,404,860,025s★	6,804,033,062s	419		120	5,000	1935
427	**Bank of Credit & Commerce International, Luxembourg**	Luxembourg	7,403,367,000	7,830,820,000	379		68	N.A.	1972
428	**Baden-Wuerttembergische Bank, Stuttgart**	Germany	7,400,923,048s	7,839,465,558s	376		106	2,075	1871
429	**Union Bank of Norway, Oslo**	Norway	7,350,353,072	8,376,609,239s	353		96	2,180	1985
430	**Udruzena Beogradska Banka, Belgrade**	Yugoslavia	7,296,181,070s	8,486,268,240s	347		N.A.	N.A.	1978
431	**Tochigi Bank, Ltd., Utsunomiya**	Japan	7,279,794,340	6,551,269,245	429		60	1,466	N.A.
432	**AmSouth Bank NA, Birmingham, Ala.**	United States	7,248,891,000	6,177,892,000	448	+16	177	4,150	1873
433	**Canara Bank, Bangalore**	India	7,243,371,906	7,446,910,136	393		1,946	49,395	1906
434	**Biwako Bank, Ltd., Otsu**	Japan	7,217,477,798	6,664,849,495	424		63	1,261	1942
435	**Hanshin Bank, Ltd., Kobe**	Japan	7,207,875,208	6,610,148,930	428		70	1,423	1949
436	**Banco Intercontinental Espanol, Madrid**	Spain	7,203,417,480	6,455,955,440	433		234	1,691	1965
437	**Turkiye Cumhuriyeti Ziraat Bankasi, Ankara**	Turkey	7,177,951,308	9,882,010,417	335		1,224	41,375	1863
438	**Kyushu Bank, Ltd., Sasebo**	Japan	7,154,928,792	6,438,258,875	435		79	1,292	1940
439	**Cassa di Risparmio di Padova e Rovigo, Padova**	Italy	7,144,917,462	7,187,662,934	401		107	2,194	1822
440	**Bank of Kansai, Ltd., Osaka**	Japan	7,112,914,024	6,409,274,145	436		66	1,342	1922
441	**Ljubljanska Banka, Ljubljana**	Yugoslavia	7,110,776,220s	8,094,746,772s	365		427	14,806	1955
442	**Luzerner Kantonalbank, Lucerne**	Switzerland	7,091,229,495	8,117,351,152	363		30	964	1850
443	**Security Pacific Bank Washington, Seattle**	United States	7,017,554,000	7,856,827,000	375		149	4,476	1889
444	**Istituto Bancario Italiano, Milan**	Italy	7,013,963,299t	8,039,157,766v	367		73	2,986	1918
445	**Citicorp Savings, FS&LA, San Francisco**	United States	6,943,066,000				128	2,200	1982
446	**N.M. Rothschild & Sons Ltd., London**	United Kingdom	6,939,768,951	5,200,054,404	507	+61	2	513	1804
447	**Oversea-Chinese Banking Corp., Ltd., Singapore**	Singapore	6,878,504,583s	5,628,733,587s	478	+31	89	3,409	1932
448	**Nassauische Sparkasse Wiesbaden, Wiesbaden**	Germany	6,871,657,967	7,310,204,592	399		173	2,354	1840
449	**Krung Thai Bank Ltd., Bangkok**	Thailand	6,860,160,315	5,797,703,799	470	+21	295	12,216	1966
450	**Stadtsparkasse Munchen, Munich**	Germany	6,854,608,419	7,403,896,864u	395		115	3,068	1824
451	**Central Bank of India, Bombay**	India	6,840,471,272	6,827,795,149	417		2,720	48,991	1969
452	**Banco Espirito Santo e Comercial, Lisbon**	Portugal	6,827,314,025	6,355,555,620	442		147	6,649	1937
453	**Nordbanken, Stockholm**	Sweden	6,823,799,400s	8,708,041,500s	342		100	1,495	1986
454	**Southwest Savings Assn., Dallas**	United States	6,820,473,000				N.A.	N.A.	N.A.
455	**Chase Manhattan Bank (USA) NA, Wilmington, Del.**	United States	6,816,276,000	5,942,009,000	462	+7	1	1,180	1982
456	**Banco di Sardegna, Sassari**	Italy	6,810,436,215s	6,936,186,092s	413		85	2,403	1955
457	**BFG Luxembourg**	Luxembourg	6,778,284,420t	6,526,001,300tu	431		0	76	1973
458	**Commercial Federal Savings & Loan Assn., Omaha, Neb.**	United States	6,742,469,000				69	1,300	1887
459	**Gulf Bank, Kuwait**	Kuwait	6,735,737,535	6,764,409,222	422		29	944	1960
460	**First Interstate Bank of Texas NA, Houston**	United States	6,718,731,000	3,997,048,000	611	+151	24[3]	3,163	1956
461	**National Bank of Abu Dhabi**	United Arab Emirates	6,692,560,000s	N.A.			35	1,341	1963
462	**First Interstate Bank of Arizona NA, Phoenix**	United States	6,684,434,000	6,636,583,000	426		191	4,470	1877
463	**Carteret Savings Bank, FA, Morristown, N.J.**	United States	6,682,279,000				82	1,784	1939
464	**Dresdner Bank Berlin AG**	Germany	6,670,770,723tu	7,013,692,923tu	410		79	1,910	1949
465	**Bank of California NA, San Francisco**	United States	6,666,874,000v	4,725,738,000v	541	+76	55	3,551	1864
466	**Verenigde Spaarbank, Amsterdam**	Netherlands	6,638,544,180	N.A.			399	3,120	1983
467	**Banque Commerciale pour l'Europe du Nord, Paris**	France	6,610,978,870t	6,388,069,228t	439		N.A.	N.A.	1921
468	**International Commercial Bank of China, Taipei**	Taiwan	6,578,445,274u	6,820,694,478	418		33	2,019	1912
469	**Kreissparkasse Koeln, Cologne**	Germany	6,560,473,736	5,894,464,677	416		135	2,768	1855
470	**Bank of Tokyo Trust Co., New York**	United States	6,558,746,000v	6,091,331,000v	450		4	495	1955
471	**MBank Dallas NA**	United States	6,556,056,000	7,310,658,000	398		N.A.	N.A.	1914
472	**Dai-Ichi Sogo Bank Ltd., Tokyo**	Japan	6,552,629,524	6,789,479,085	421		42	1,132	1911
473	**Banca Serfin, Mexico City**	Mexico	6,505,141,573s	4,674,080,917	545	+72	650	N.A.	1864
474	**Banco de Sabadell**	Spain	6,493,777,920	5,470,163,688s	488	+14	254	3,577	1881
475	**Mie Bank, Ltd., Yokkaichi**	Japan	6,493,601,628	6,061,496,960	453		73	1,237	1895
476	**Cassa di Risparmio di Genova e Imperia, Genoa**	Italy	6,475,865,427u	6,648,418,417	425		137	2,946	1846
477	**Greenwood Trust Co., New Castle, Del.**	United States	6,474,688,000	3,582,824,000	661	+184	N.A.	3,852	1911
478	**Bank Bumi Daya, Jakarta**	Indonesia	6,450,361,832s	5,807,591,524s	469		95	7,732	1959
479	**Sanwa Bank California, San Francisco**	United States	6,409,975,000v	5,312,530,000v	497	+18	106	3,331	1972
480	**Forsta Sparbanken, Stockholm**	Sweden	6,372,289,400s	5,898,972,495	467		130	2,595	1820
481	**First Pennsylvania Bank NA, Philadelphia**	United States	6,369,053,000	5,780,831,000	471		84	3,648	1782
482	**Bank of Hawaii, Honolulu**	United States	6,359,719,000	5,598,096,000	482		76	3,350	1897
483	**Coutts & Co., London**	United Kingdom	6,352,496,592st	5,063,917,544st	518	+35	N.A.	N.A.	1692
484	**Commercial Bank of Kuwait**	Kuwait	6,340,857,350	6,332,245,920	443		36	1,177	1962
485	**National Bank of Egypt, Cairo**	Egypt	6,340,464,000u	7,411,700,000u	394		233	8,050	1898
486	**Talman Home Federal Savings & Loan Assn., Chicago**	United States	6,336,137,000				45	1,885	N.A.
487	**Niigata Chuo Bank, Ltd.**	Japan	6,300,210,564	6,330,654,450	444		77	1,392	N.A.
488	**Peoples Bank, Bridgeport, Conn.**	United States	6,294,349,000	5,651,206,000	477		72	2,527	1842
489	**Kita-Nippon Bank, Ltd., Morioka**	Japan	6,291,523,808	6,372,255,690	440		76	1,455	N.A.
490	**First City National Bank, Houston**	United States	6,279,526,000	4,952,497,000	527	+37	22	2,475	1866
491	**Saudi American Bank, Riyadh**	Saudi Arabia	6,253,942,760	N.A.			34	965	1980
492	**TransOhio Savings Bank, Cleveland**	United States	6,246,622,000				N.A.	N.A.	N.A.
493	**Chase Lincoln First Bank NA, Rochester, N.Y.**	United States	6,239,596,000	5,674,448,000	475		108	3,562	1850
494	**Alahli Bank of Kuwait**	Kuwait	6,222,202,278	5,907,717,801s	465		21	791	1967
495	**Thai Farmers Bank, Bangkok**	Thailand	6,207,081,675	5,191,308,100	509	+14	301	12,299	1945
496	**Bank Rakyat Indonesia, Jakarta**	Indonesia	6,182,703,700	4,464,838,525	568	+72	N.A.	N.A.	1895
497	**Commercial Bank of Greece, Athens**	Greece	6,178,704,539u	7,164,000,000u	403		292	7,250	1907
498	**Riggs National Bank, Washington, D.C.**	United States	6,161,400,000	6,030,748,000	455		56	1,950	1836
499	**TDB American Express Bank, Geneva**	Switzerland	6,155,480,730t	5,026,638,268t	519	+20	4	895	1980
500	**Kegawa Bank, Ltd., Takamatsu**	Japan	6,128,900,528	5,859,996,890	468		84	1,287	1950

Data Source: The primary source of data is **American Banker's** questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. **Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** Data for Australian and New Zealand banks are for June 30, 1988, Sept. 30, 1988 and March 31, 1989. Canadian bank data are for fiscal yearend Oct. 31, 1988 and all Japanese bank data are for fiscal yearend March 31, 1989 & 1988. **Exchange rates:** Whenever possible, the New York cable rate is used, and this rate is for same date as bank's figures. See "Foreign Currency Exchange Guide and Exchange Rate Comparisons" for key to currency abbreviations. (h)— A subsidiary of Compagnie Financiere de Credit Industriel et Commercial. (q)— A subsidiary Compagnie Financiere de Paribas, Paris, a financial holding company. (s)— Consolidated data. (t)— Figures are included in the consolidated figures of parent bank. For that reason, the data for the bank are not included in the aggregate data totals for the Top 500 Banks. (u)— Data are not consolidated for affiliates more than 50% owned. (v)— Bank is owned by another bank, which does not consolidate subsidiary banks in its data. (w)— Member of the AI UBAF Banking Group, Neuilly, France, under whose name the seven UBAF banks operate in the international financial markets. (†)— Rank based on revised asset total for 1987. (1)— Includes rep. offices. (3)— A consolidated figure for its parent, Great Western Financial Corp. (*)— As of 6/30/88. **N.A.**— Not available.

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384 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Argentina	
276‡	Banco de la Nacion Argentina, Buenos Aires	12,757,718,000s‡
	Australia	
87	Westpac Banking Corp., Sydney	60,072,073,200s
87	Australia & New Zealand Bkg Grp, Ltd, Melbourne	44,910,296,100s
95	National Australia Bank, Ltd, Melbourne	40,806,671,400s
115	Commonwealth Banking Corp., Sydney	34,354,802,800s
119	Commonwealth Bank of Australia, Sydney	32,915,236,800s
219	State Bank Victoria, Melbourne	15,964,482,072s
269	Commonwealth Savings Bank of Australia, Sydney	13,134,955,200t
358	Westpac Savings Bank Ltd., Sydney	9,100,574,100st
371‡	State Bank of South Australia, Adelaide	8,758,592,572t‡
397	State Bank of New South Wales, Sydney	8,136,712,000s
	Austria	
100	Creditanstalt-Bankverein, Vienna	39,406,776,000
156	Girozentrale und Bank der Oester. Sparkassen, Vienn	22,839,062,913s
170	Oesterreichische Laenderbank, Vienna	20,777,194,160s
195	Zentralsparkasse und Kommerzialbank, Vienna	17,676,480,000u
241	Bank fuer Arbeit und Wirtschaft, Vienna	14,812,973,464u
247	Oesterreichische Postsparkasse, Vienna	14,200,720,000s
255	Genossenschaftliche Zentralbank, Vienna	13,772,821,565u
298	Erste Oesterreichische Spar-Casse, Vienna	11,492,087,888s
	Bahrain	
181	Arab Banking Corp., Manama	19,127,000,000s
356	Gulf International Bank, Manama	9,141,472,560
	Belgium	
64	Generale Bank, Brussels	62,006,302,400s
86	Banque Bruxelles Lambert, Brussels	45,143,343,613s
104	Kredietbank NV, Brussels	38,638,965,100s
111	ASLK-CGER Bank, Brussels	36,516,884,557u
252	Societe Nationale de Credit a l'Industrie, Brussels	13,977,106,633
267	Centrale Raiff van Belgische Boerenbond, Leuven	13,205,484,502u
301	C.O.B.-Caisse d'Epargne Privee, Brussels	11,415,141,386
412	Banque Paribas Belgique, Brussels (q)	7,767,015,200st
	Brazil	
45	Banco do Brasil, Brasilia	83,475,348,677s
243	Banco Brasileiro de Descontos, Sao Paulo	14,434,341,095s
335	Banco do Estado de Sao Paulo	9,853,865,648
349	Banco Itau, Sao Paulo	9,339,973,235
	Canada	
41	Royal Bank of Canada, Montreal	90,024,450,120s
58	Canadian Imperial Bank of Commerce, Toronto	71,336,177,538s
65	Bank of Montreal	61,615,574,334
72	Bank of Nova Scotia, Toronto	56,459,901,930s
91	Toronto Dominion Bank	43,101,817,144
149	National Bank of Canada, Montreal	23,335,349,396s
	Cayman Islands	
381	Bank of Credit & Comm Int'l Ltd., Georgetown	8,495,163,000
	Denmark	
151	Danske Bank, Copenhagen	23,263,104,000s
190	Copenhagen Handelsbank	17,936,085,880s
239	Privatbanken, Copenhagen	14,870,737,450
263	Sparekassen SDS, Copenhagen	13,352,731,580u
354	Provinsbank, Aarhus	9,275,834,585s
399	Bikuben, Copenhagen	8,082,420,205
414	Jyske Bank, Silkeborg	7,703,862,433s
416	Andelsbanken-Danebank, Copenhagen	7,605,836,090u
	Egypt	
485	National Bank of Egypt, Cairo	6,340,464,000u
	Finland	
114	Kansallis-Osake Pankki, Helsinki	34,647,624,000s
120	Union Bank of Finland, Ltd., Helsinki	31,828,080,000s
189	Postipankki, Helsinki	17,954,472,000s
230	Skopbank, Helsinki	15,241,920,000s
318	Osuuspankkien Keskuspankki Oy, Helsinki	10,496,736,000s
	France	
11	Credit Agricole Mutuel, Paris	207,968,000,000u
13	Banque Nationale de Paris	194,515,887,000s
17	Credit Lyonnais, Paris	176,662,569,861s
25	Societe Generale, Paris	143,857,280,000s
56	Banque Paribas, Paris (q)	72,143,637,000s
73	Groupe Des Banques Populaires, Paris	55,242,661,868
83	Banque Indosuez, Paris	47,559,964,449s
107	Credit Commercial de France, Paris	38,038,472,832s
109	Banque Francaise du Commerce Exterieur, Paris	36,624,410,668s
162	Credit Industriel et Commercial, Paris (h)	21,820,279,761s
179	Credit du Nord, Lille	19,717,515,539s
180	Caisse Centrale des Banques Populaires, Paris	19,387,594,552t
294	Societe Generale Alsacienne de Banque, Strasbourg	11,807,233,111st
327	Banque Worms, Paris	10,065,406,749s
330	Banque Regionale d'Escompte, Vincennes	10,046,788,924u
375	Lyonnaise de Banque, Lyon	8,611,603,612st
379	Credit Industriel d'Alsace et de Lorraine, Strasbourg	8,536,378,786s
392	Union de Banques Arabes et Francaises, Neuilly (w)	8,232,351,186s
415	CIC-Union Europeenne, International & Cie, Paris	7,632,594,479u
467	Banque Commerciale pour l'Europe du Nord, Paris	6,610,978,870t
	Germany	
21	Deutsche Bank, Frankfurt	170,289,623,280s
26	Dresdner Bank, Frankfurt	129,339,840,000s
33	Commerzbank, Frankfurt	100,815,213,284s
37	Westdeutsche Landesbank Girozentrale, Duesseldorf	92,099,891,993s
40	Bayerische Vereinsbank, Munich	90,965,341,040s
50	Bayerische Hypotheken-und Wechsel-Bank, Munich	75,696,671,532s

Rank 12/89		12/31/89 Assets (U.S. Dollars)
	Germany (Continued)	
54	Deutsche Genossenschaftsbank, Frankfurt	73,798,623,253s
57	Bayerische Landesbank Girozentrale, Munich	71,696,240,000s
66	Norddeutsche Landesbank Girozentrale, Hannover	60,373,371,460s
97	Sudwestdeutsche Landesbank, Stuttgart	40,666,000,000u
103	Hessische Landesbank-Girozentrale, Frankfurt	38,747,520,000s
112	Bank fuer Gemeinwirtschaft, Frankfurt	35,957,880,986s
140	Landesbank Rheinland-Pfalz Girozentrale, Mainz	25,226,982,480s
141	Hamburgische Landesbank-Girozentrale, Hamburg	25,096,177,680
147	Deutsche Giro -Deutsche Kommunalbank, Frankfurt	23,375,201,867u
183	Berliner Bank, Berlin	18,796,064,407s
184	Berliner Handels und-Frankfurter Bank, Frankfurt	18,777,231,350s
185	Landesbank Schleswig-Holstein Girozentrale, Kiel	18,668,720,000u
203	Bremer Landesbank Kreditanstalt Oldenburg, Bremen	17,058,409,200t
218	Westdeutsche Genoss.-Zentralbank, Duesseldorf	15,978,423,444
235	Hamburger Sparkasse, Hamburg	15,001,738,473
248	Sudwestdeutsche Genoss.-Zentralbank, Frankfurt	14,143,076,640
250	Westfalenbank, Bochum	14,051,996,673st
291	Sparkasse der Stadt Berlin West, Berlin	11,871,772,880
307	Vereins-und Westbank, Hamburg	11,149,658,028s
309	Genossenschaftliche Zentralbank, Stuttgart	11,043,612,103
312	Landesgirokasse, Stuttgart	10,842,620,002
336	Norddeutsche Genossenschaftsbank, Hannover	9,894,321,280u
347	Frankfurter Sparkasse, Frankfurt	9,426,851,092
362	Stadtsparkasse Koeln, Cologne	9,048,946,160
421	Sal. Oppenheim jr. & Cie., Cologne	7,555,664,120s
428	Baden-Wuerttembergische Bank, Stuttgart	7,400,323,046s
448	Nassauische Sparkasse Wiesbaden, Wiesbaden	6,971,657,967
450	Stadtsparkasse Munchen, Munich	6,954,608,419
464	Dresdner Bank Berlin AG	6,670,770,723u
469	Kreissparkasse Koeln, Cologne	6,560,473,736
	Greece	
136	National Bank of Greece, Athens	25,323,144,200s
497	Commercial Bank of Greece, Athens	6,178,704,539u
	Hong Kong	
29	Hongkong and Shanghai Banking Corp., Hong Kong	113,115,008,000s
205	Hang Seng Bank Ltd., Hong Kong	16,597,120,000st
	India	
88	State Bank of India, Bombay	44,967,395,440s
352	Bank of India, Bombay	9,290,512,000
419	Bank of Baroda	7,577,994,710u
433	Canara Bank, Bangalore	7,243,371,905
451	Central Bank of India, Bombay	6,840,471,272
	Indonesia	
373	Bank Negara Indonesia 1946, Jakarta	8,678,404,082
478	Bank Bumi Daya, Jakarta	6,450,361,832s
496	Bank Rakyat Indonesia, Jakarta	6,182,703,700
	Iran	
77	Bank Melli Iran, Tehran	53,061,736,300
101	Bank Saderat Iran, Tehran	39,179,665,317
	Iraq	
75	Rafidain Bank, Baghdad	54,460,850,400
	Ireland	
168	Allied Irish Bank Ltd., Dublin	21,038,562,000s
221	Bank of Ireland, Dublin	15,854,049,000s
	Israel	
113	Bank Hapoalim, Tel-Aviv	35,362,364,400s
126	Bank Leumi le-Israel, Tel-Aviv	30,071,247,752s
215	Israel Discount Bank, Ltd., Tel-Aviv	16,126,415,422s
420	United Mizrahi Bank Ltd., Tel-Aviv	7,565,142,392s
	Italy	
39	Banca Nazionale del Lavoro, Rome	91,025,055,000s
47	Istituto Bancario San Paolo di Torino, Turin	81,898,751,045s
60	Monte dei Paschi di Siena	66,488,982,580s
61	Cassa di Risparmio delle Provincie Lombarde, Milan	65,411,325,000s
62	Banca Commerciale Italiana, Milan	62,633,763,000s
69	Banco di Napoli, Naples	57,333,418,425s
71	Credito Italiano, Milan	56,881,851,500s
74	Banco di Roma, Rome	54,896,647,500s
121	Banco di Sicilia, Palermo	30,955,122,945s
157	Banca Nazionale dell'Agricoltura, Rome	22,798,986,962
171	Cassa di Risparmio di Roma, Rome	20,525,366,050s
177	Banca Popolare di Milano, Milan	19,853,809,150s
182	Banco di Santo Spirito, Rome	18,989,738,157st
186	Banca Popolare di Novara	18,339,477,385s
192	Nuovo Banco Ambrosiano, Milan	17,897,506,245s
204	Cassa di Risparmio di Torino, Turin	16,670,736,235s
279	Banca Toscana, Florence	12,535,156,890s
289	Credito Romagnolo, Bologne	11,893,596,984s
316	Cassa di Risp. di Verona, Vicenza & Belluno, Verona	10,569,811,135
355	Cassa di Risparmio per le Provincie Siciliane, Palermo	9,290,279,196
376	Banca Cattolica del Veneto, Vicenza	8,597,441,164s
387	Banca Popolare di Bergamo	8,379,184,896s
396	Banco Lariano, Como	8,114,406,819
400	Cassa di Risparmio di Firenze, Florence	8,031,320,329
411	Banca Provinciale Lombarda, Bergamo	7,779,947,857
439	Cassa di Risparmio di Padova e Rovigo, Padova	7,144,917,462
444	Istituto Bancario Italiano, Milan	7,013,963,209s
458	Banco di Sardegna, Sassari	6,813,436,215s
476	Cassa di Risparmio di Genova e Imperia, Genoa	6,475,865,427s

384 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/88		12/31/88 Assets (U.S. Dollars)
	Japan	
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	386,937,333,376s
2	Sumitomo Bank Ltd., Osaka	376,087,770,300s
3	Fuji Bank, Ltd., Tokyo	364,043,947,200s
4★	Mitsubishi Bank Ltd., Tokyo	351,250,915,924s★
5★	Sanwa Bank Ltd., Osaka	348,357,955,888s
6	Industrial Bank of Japan, Ltd., Tokyo	257,577,924,532u
7	Norinchukin Bank, Tokyo	241,947,349,684
8	Tokai Bank Ltd., Nagoya	225,121,125,836s
9	Mitsui Bank, Ltd., Tokyo	219,666,256,008s
10	Mitsubishi Trust & Banking Corp., Tokyo	210,465,840,188u
12	Sumitomo Trust & Banking Co., Ltd., Osaka	196,588,736,216u
15	Mitsui Trust & Banking Co., Ltd., Tokyo	183,873,232,464
18	Taiyo Kobe Bank, Ltd., Kobe	173,670,175,800u
19	Bank of Tokyo, Ltd.	173,575,004,392u
20	Long-Term Credit Bank of Japan Ltd., Tokyo	172,338,887,272u
22	Daiwa Bank, Ltd., Osaka	156,168,952,720u
23	Yasuda Trust & Banking Co. Ltd., Tokyo	155,513,864,704
27	Toyo Trust & Banking Co. Ltd., Tokyo	123,204,478,080
28	Nippon Credit Bank, Ltd., Tokyo	118,784,458,416
31	Kyowa Bank, Ltd., Tokyo	104,217,609,500u
35	Saitama Bank Ltd., Urawa	96,130,074,488u
38	Shoko Chukin Bank, Tokyo	91,072,017,476
42	Zenshinren Bank, Tokyo	85,981,240,600
46	Bank of Yokohama, Ltd.	81,776,610,440u
51	Hokkaido Takushoku Bank, Ltd., Sapporo	75,430,052,992u
55	Chuo Trust & Banking Co., Ltd., Tokyo	72,641,168,852u
68	Chiba Bank, Ltd.	58,138,025,316
76	Hokuriku Bank Ltd., Toyama	54,006,921,000
80	Joyo Bank, Ltd., Mito	50,777,159,592
85	Shizuoka Bank Ltd.	46,620,715,776u
93	Aaikaga Bank, Ltd., Utsunomiya	42,819,505,472
98	Bank of Hiroshima, Ltd.	40,420,969,760
106	Bank of Fukuoka, Ltd.	38,535,973,740
118	Hachijuni Bank, Ltd., Nagano	33,995,473,200
123	Gunma Bank, Ltd., Maebashi	30,643,947,048
131	Hyogo Bank, Ltd., Kobe	26,703,666,060
132	Chugoku Bank, Ltd., Okayama	26,479,935,168
133	Nippon Trust & Banking Co., Ltd., Tokyo	26,248,343,400
135	Yamaguchi Bank, Ltd., Shimonoseki	26,060,853,624
142	77 Bank, Ltd., Sendai	24,795,177,508
145	Nishi-Nippon Bank, Ltd., Fukuoka	24,197,788,472
155	Hokkaido Bank, Ltd., Sapporo	22,881,838,788
158	Juroku Bank, Ltd., Gifu	22,328,431,616
159	Bank of Kyoto, Ltd.	22,192,191,448
160	Tokyo Sowa Bank, Ltd.	21,990,226,248u
164	Hyakujushi Bank, Ltd., Takamatsu	21,497,288,508
167	Nanto Bank, Ltd., Nara	21,256,478,395
173	Iyo Bank, Ltd., Matsuyama	20,500,601,508
174	Daishi Bank, Ltd., Niigata	20,455,988,972
178	Shiga Bank, Ltd., Otsu	19,860,942,432
187	Suruga Bank, Ltd., Numazu	18,124,124,300
196	Kiyo Bank, Ltd., Wakayama	17,580,877,734
199	Hyakugo Bank, Ltd., Tsu	17,461,468,220
200	Bank of Kinki, Ltd., Osaka	17,189,746,192
206	Hokkoku Bank, Ltd., Kanazawa	16,583,467,684
217	Fukuoka City Bank, Ltd.	16,043,559,896
220	Higo Bank, Ltd., Kumamoto	15,906,400,880
222	Ogaki-Kyoritsu Bank, Ltd., Ogaki	15,645,658,420
229	San-in Godo Bank, Ltd., Matsue	15,261,932,048
238	Bank of Nagoya, Ltd.	14,914,161,488
244	Fukui Bank, Ltd.	14,368,269,824
245	Kofuku Bank, Ltd., Osaka	14,325,181,412
251	Tokyo Tomin Bank, Ltd.	14,034,952,164
257	Fukutoku Bank, Ltd., Osaka	13,622,199,864
260	Toho Bank, Ltd., Fukushima	13,464,629,468
266	Bank of Osaka, Ltd.	13,255,156,268
268	Hiroshima-Sogo Bank, Ltd.	13,137,903,832
270	Kagoshima Bank, Ltd.	13,103,457,128
275	Shikoku Bank, Ltd., Kochi	12,816,043,380
277	Keiyo Bank, Ltd., Chiba	12,735,309,856
278	Musashino Bank, Ltd., Omiya	12,619,866,848
281	Awa Bank, Ltd., Tokushima	12,401,444,112
290	Bank of Iwate, Ltd., Morioka	11,879,713,192
292	Oita Bank, Ltd.	11,850,747,328
293	Aichi Bank, Ltd., Nagoya	11,813,132,248
296	Hokuetsu Bank, Ltd., Nagaoka	11,673,731,212
300	Yamanashi Chuo Bank, Ltd., Kofu	11,440,938,164
302	Chiba Kogyo Bank, Ltd.	11,413,654,092
313	Chukyo Bank, Ltd., Nagoya	10,752,875,012
314	Eighteenth Bank, Ltd., Nagasaki	10,746,117,812
321	North Pacific Bank, Ltd., Sapporo	10,412,334,656
	Japan (Continued)	
322	Akita Bank, Ltd.	10,349,019,692
323	Towa Bank, Ltd., Maebashi	10,194,317,352
331	Daisan Bank, Ltd., Matsuzaka	10,011,948,032
337	Ehime Bank, Ltd., Matsuyama	9,715,059,188
339	Aomori Bank, Ltd.	9,651,751,732
342	Bank of the Ryukyus, Ltd., Naha	9,545,138,132
343	Miyazaki Bank, Ltd.	9,530,775,328
346	Shinwa Bank, Ltd., Sasebo	9,511,862,676
353	Yamagata Bank, Ltd.	9,278,108,604
361	Senshu Bank, Ltd., Kishiwada	8,988,750,284
365	Bank of Ikeda, Ltd.	8,865,701,672
368	Bank of Saga, Ltd.	8,829,175,252u
369	Higashi-Nippon Bank, Ltd., Tokyo	8,811,178,576
380	Michinoku Bank, Ltd., Aomori	8,534,869,160
422	Bank of Okinawa, Ltd., Naha	7,521,979,896
431	Tochigi Bank, Ltd., Utsunomiya	7,279,794,340
434	Biwako Bank, Ltd., Otsu	7,217,477,798
435	Hanshin Bank, Ltd., Kobe	7,207,875,208
438	Kyushu Bank, Ltd., Sasebo	7,154,928,792
440	Bank of Kansai, Ltd., Osaka	7,112,914,024
472	Dai-Ichi Sogo Bank Ltd., Tokyo	6,552,629,524
475	Mie Bank, Ltd., Yokkaichi	6,493,601,628
487	Niigata Chuo Bank, Ltd.	6,300,210,564
489	Kita-Nippon Bank, Ltd., Morioka	6,291,523,808
500	Kagawa Bank, Ltd., Takamatsu	6,128,900,528
	Jordan	
264	Arab Bank Ltd., Amman	13,332,498,900s
	Korea	
108	Bank of Seoul	37,269,633,799
150	Korea Exchange Bank, Seoul	23,323,498,800s
188	Commercial Bank of Korea Ltd., Seoul	18,058,503,400s
202	Korea Development Bank, Seoul	17,153,994,200u
208	Korea First Bank, Seoul	16,473,535,625s
210	Cho Hung Bank Ltd., Seoul	16,341,916,186s
256	Hanil Bank Ltd., Seoul	13,628,342,000s
320	Citizens National Bank, Seoul	10,414,367,600u
341	Industrial Bank of Korea, Seoul	9,613,650,021
398	Korea Housing Bank, Seoul	8,129,210,600
	Kuwait	
284	National Bank of Kuwait	12,340,576,083s
459	Gulf Bank, Kuwait	6,735,737,535
484	Commercial Bank of Kuwait	6,340,857,350
494	Alahli Bank of Kuwait	6,222,202,278
	Luxembourg	
198	Deutsche Bank Luxembourg	17,475,937,105t
299	Banque Internationale a Luxembourg	11,442,420,663s
303	Compagnie Luxembourgeoise de la Dresdner Banque	11,404,462,756t
308	Banque Generale du Luxembourg	11,113,506,477s
334	Commerzbank International, Luxembourg	9,877,005,607t
363	Caisse d'Epargne de l'Etat, Luxembourg	8,938,744,847
382	Union Bank of Switzerland (Luxembourg)	8,467,154,461v
389	Kredietbank S.A. Luxembourgeoise, Luxembourg	8,325,670,000u
427	Bank of Credit & Commerce International, Luxembourg	7,403,367,700
457	BFG Luxembourg	6,778,284,420t
	Malaysia	
377★	Malayan Banking Berhad, Kuala Lumpur	8,587,544,038s★
	Mexico	
249‡	Banco Nacional de Mexico, Mexico City	14,085,415,120‡
273	Bancomer, Mexico City	12,917,121,929u
473	Banca Serfin, Mexico City	6,505,141,573s
	Netherlands	
43	Algemene Bank Nederland, Amsterdam	84,814,380,000s
44	Amsterdam-Rotterdam Bank, Amsterdam	83,714,796,000s
49	Rabobank Nederland, Utrecht	80,464,848,000s
90	Nederlandsche Middendsbank, Amsterdam	43,123,314,000s
125	Postbank, Amsterdam	30,187,764,000
254	Credit Lyonnais Bank Nederland, Rotterdam	13,778,449,860st
319	Bank Mees & Hope, Amsterdam	10,482,377,598st
466	Verenigde Spaarbank, Amsterdam	6,638,544,180
	New Zealand	
328	Bank of New Zealand, Ltd., Wellington	10,057,983,734
	Norway	
194	Christiania Bank og Kreditkasse, Oslo	17,686,872,000s
212	Bergen Bank	16,217,212,424s
223	Norske Creditbank, Oslo	15,611,312,000s
429	Union Bank of Norway, Oslo	7,350,353,072
	Portugal	
224	Caixa Geral de Depositos, Lisbon	15,564,406,199s
386	Banco Portugues do Atlantico, Oporto	8,379,641,554u
452	Banco Espirito Santo e Comercial, Lisbon	6,827,314,025

384 Largest Banks Outside U.S.

Listed Geographically by Order of Size within Nations

Rank 12/31		12/31/88 Assets (U.S. Dollars)
	Saudi Arabia	
175	National Commercial Bank, Jeddah	20,374,668,017
324	Riyad Bank Ltd., Jeddah	10,193,794,260u
491	Saudi American Bank, Riyadh	6,253,942,760
	Singapore	
311	Development Bank of Singapore Ltd.	10,854,388,989
426*	United Overseas Bank Ltd., Singapore	7,404,806,025s*
447	Overseas-Chinese Banking Corp., Ltd., Singapore	6,878,504,583s
	South Africa	
304	First National Bank of South Africa Ltd., Johannesburg	11,288,150,000s
	Spain	
63	Banco Bilbao Vizcaya, Bilbao	62,465,427,360s
70	Banco Espanol de Credito, Madrid	57,241,129,680u
96	Banco Central, Madrid	40,684,984,200s
127	Banco Santander	29,480,506,020s
129	Caja de Pensiones para la Vejez, Barcelona	28,145,369,700s
130	Banco Hispano-Americano, Madrid	27,789,950,160s
163	Banco Exterior de Espana, Madrid	21,573,014,400s
191	Banco Popular Espanol, Madrid	17,900,216,460s
228	Caja de Madrid	15,315,400,800s
340	Caja de Ahorros y Monte de Piedad de Barcelona	9,632,577,780
364	Banca Catalana, Barcelona	8,915,582,340sv
436	Banco Intercontinental Espanol, Madrid	7,203,417,480
474	Banco de Sabadell	6,493,777,920
	Sweden	
84	Skandinaviska Enskilda Banken, Stockholm	47,133,243,000s
99	PKbanken, Stockholm	39,730,435,000s
102	Svenska Handelsbanken, Stockholm	38,797,260,000s
106	Sparbankernas Bank, Stockholm	38,385,522,000s
378	Gotabanken, Stockholm	8,538,918,000s
453	Nordbanken, Stockholm	6,823,799,400s
480	Forsta Sparbanken, Stockholm	6,372,289,400s
	Switzerland	
30	Union Bank of Switzerland, Zurich	110,777,607,220u
32	Swiss Bank Corp., Basle	102,482,359,315u
52	Credit Suisse, Zurich	75,399,720,270u
152	Banque Cantonale de Zurich	23,179,962,678
153	Swiss Volksbank, Berne	22,988,335,013
332	Bank Leu, Ltd., Zurich	9,877,732,679u
407	Banque Cantonale de Berne	7,910,452,970
423	Banque Cantonale Vaudoise, Lausanne	7,480,743,697
425	Banque Cantonale de St. Gallen	7,453,527,480
442	Luzerner Kantonalbank, Lucerne	7,091,229,495
499	TDB American Express Bank, Geneva	6,155,460,730t

Rank 12/88		12/31/88 Assets (U.S. Dollars)
	Taiwan	
148	Bank of Taiwan, Taipei	23,356,605,400
154	Cooperative Bank of Taiwan, Taipei	22,932,112,615
165	First Commercial Bank, Taipei	21,379,238,466
225	Hua Nan Commercial Bank, Ltd., Taipei	15,532,045,807
232	Chang Hwa Commercial Bank, Ltd., Taichung	15,121,311,698s
237	Land Bank of Taiwan, Taipei	14,931,118,200
287	Medium Business Bank of Taiwan, Taipei	12,001,207,004
372	City Bank of Taipei	8,718,276,600
391	Bank of Communications, Taipei	8,265,935,865
468	International Commercial Bank of China, Taipei	6,578,445,274u
	Thailand	
253	Bangkok Bank, Ltd.	13,820,680,014
449	Krung Thai Bank Ltd., Bangkok	6,860,160,315
495	Thai Farmers Bank, Bangkok	6,207,081,675
	Turkey	
437	Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	7,177,951,308
	United Arab Emirates	
461	National Bank of Abu Dhabi	6,692,560,000s
	United Kingdom	
14	Barclays Bank Plc, London	189,198,160,000s
16	National Westminster Bank Plc, London	178,344,736,000s
34	Midland Bank Plc, London	100,758,032,000s
36	Lloyds Bank Plc, London	93,715,872,000s
92	Standard Chartered Bank, London	42,835,497,600s
110	Royal Bank of Scotland Plc., Edinburgh	36,605,231,000s
117	International Westminster Bank Plc, London	34,082,608,000t
128	Hill, Samuel & Co., Ltd., London	29,173,232,000s
143	Bank of Scotland, Edinburgh	24,487,194,000s
146	TSB England & Wales, Plc., London	23,883,376,000
213	Kleinwort, Benson, Lonsdale Plc, London	16,196,427,408s
272	Lombard North Central Plc, London	12,990,480,000t
359	Barclays de Zoete Wedd Ltd., London	9,030,303,696st
390	Morgan Grenfell & Co. Ltd., London	8,308,358,448u
403	S.G. Warburg & Co. Ltd., London	7,966,626,381
446	N.M. Rothschild & Sons Ltd., London	6,939,768,951
483	Coutts & Co., London	6,352,496,592st
	Yugoslavia	
360	Udruzena Banka Hrvatske, Zagreb	9,027,263,040
430	Udruzena Beogradska Banka, Belgrade	7,296,181,070s
441	Ljubljanska Banka, Ljubljana	7,110,776,220s

The Top 500: Largest Asset Increases

Dollar amounts in millions

		Assets 12/31/88	Assets 12/31/87	Percent Increase	World Rank	Reason for Increase
1	Union Bank, San Francisco, United States	14,856.2	5,984.1	148.3	240	Formerly California First Bank; acquired the $8.7 bil. Union Bank, Los Angeles
2	Greenwood Trust Co., New Castle, Del., United States	6,474.7	3,582.8	80.7	474	Increased credit card operations
3	First Interstate Bank of Texas NA, Houston, United States	6,718.7	3,997.0	68.1	457	Merged 30 First Interstate Banks; 4th quarter 1988
4	Westpac Savings Bank, Ltd., Sydney, Australia	9,100.3	5,915.3	53.8	358	A significant increase in lending for housing
5	United Overseas Bank, Ltd., Singapore	10,416.3	6,804.0	53.1	319	An unconfirmed 49% gain in assets denominated in local currency
6	First Nationwide Bank, FSB, San Francisco, United States	26,130.4	17,177.9	52.1	134	Acquired 4 thrifts in 1988
7	Bank of Seoul, Korea	37,269.6	25,493.4	46.2	108	Interest rate deregulation; strong loan growth; appreciation of the Won
8	Banca Catalana, Barcelona, Spain	8,915.6	6,208.2	43.6	364	Data for 1988 are consolidated; 1987 unconsolidated
9	State Bank Victoria, Melbourne, Australia	15,964.5	11,114.2	43.6	219	Bank has put heavy emphasis on growth over the past 5 years
10	Bancomer, Mexico City, Mexico	12,917.1	9,069.8	42.4	272	Sizable domestic inflation which is not yet reflected in exchange rate

The Top 1,000: Largest Asset Declines

Dollar amounts in millions

		Assets 12/31/88	Assets 12/31/87	Percent Decrease	World Rank	Reason for Decrease
1	Hambros Bank Ltd., London, United Kingdom	4,128.1	8,012.2	48.5	666	The 1988 data are unconsolidated; 1987 consolidated
2	MBank Houston NA, United States	3,307.5	4,839.6	31.7	787	Sustained substantial losses in 1988
3	Citibank Espana, Madrid, Spain	2,444.9	3,559.3	31.3	932	Differences in accounting methods: 1988 data are regulatory; 1987 data are not
4	Ionian and Popular Bank of Greece, Athens	3,326.2	4,636.6	28.3	785	A 15% decline in Drachma-denominated assets
5	NatWest Investment Bank, Ltd., London, United Kingdom	5,659.0	7,659.8	26.1	525	Restructuring by parent, National Westminster Bank
6	Toho Sogo Bank, Ltd., Matsuyama, Japan	3,363.8	4,433.8	24.1	781	Experienced a significant loan problem last year
7	Turkiye is Bankasi, Ankara, Turkey	4,619.2	6,064.7	23.8	609	Pound fell 45% against the dollar in 1988
8	Norske Creditbank, Oslo, Norway	15,611.3	20,432.7	23.6	223	Sustained losses and shrank balance sheet to maintain capital ratios
9	Standered Chartered Bank, London, United Kingdom	42,835.5	56,077.0	23.6	91	Sold Union Bank Corp, Los Angeles, to Bank of Tokyo
10	Banque du Caire, Cairo, Egypt	2,922.5	3,803.8	23.2	841	A 32% decline in investments; a 17% decline in loans

Top 500 Banks: Total Assets

Dollar amounts in billions

	Number Of Banks 12/31/88	Total Assets 12/31/88	Number Of Banks 12/31/87	Total Assets 12/31/87	Percent Change
U.S. Banks	116	$ 1,927.6	100	$ 1,565.1	+23.2
Foreign Banks	384	14,020.2	400	13,255.3	+ 5.8
Top 500 Banks	500	15,947.8	500	14,820.4	+7.6

To avoid double counting, assets for banks owned by other banks in the top 500 are excluded.

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116 Largest Banks in United States

Listed Geographically by Order of Size within States

Rank 12/88		12/31/88 Assets (U.S. Dollars)
	Alabama	
432	AmSouth Bank NA, Birmingham	7,248,891,000
	Arizona	
325	Valley National Bank, Phoenix	10,141,098,000
388	MeraBank, FSB, Phoenix	8,348,139,000
462	First Interstate Bank of Arizona NA, Phoenix	6,684,434,000
	California	
48	Bank of America NT&SA, San Francisco	81,651,000,000
82	Security Pacific National Bank, Los Angeles	48,358,117,000
89	Wells Fargo Bank NA, San Francisco	43,487,141,000
94	Home Savings of America, FA, Irwindale	40,917,353,000
122	Great Western Bank, FSB, Beverly Hills	30,837,077,000
134	First Nationwide Bank, FSB, San Francisco	26,130,421,000
137	California Federal Savings & Loan Assn., Los Angeles	25,857,500,000
144	Glendale Federal Savings & Loan Assn.	24,313,386,000
176	First Interstate Bank of California, Los Angeles	20,154,051,000
209	World Savings, FS&LA, Oakland	16,352,299,000
211	Home Federal Savings & Loan Assn. of San Diego	16,261,058,000
216	Great American First Savings Bank, San Diego	16,084,341,000
227	American Savings Bank, Stockton	15,409,744,000
240	Union Bank, San Francisco	14,856,224,000v
262	Gibraltar Savings, Beverly Hills	13,436,242,000
274	Coast Savings & Loan Assn., Los Angeles	12,898,630,000
283	Imperial Savings Assn., San Diego	12,349,537,000
295	Columbia Savings & Loan Assn., Beverly Hills	11,752,238,000
445	Citicorp Savings, FS&LA, San Francisco	6,943,066,000
465	Bank of California NA, San Francisco	6,668,874,000v
479	Sanwa Bank California, San Francisco	6,409,975,000v
	Connecticut	
285	Connecticut National Bank, Hartford	12,176,058,000
333	Connecticut Bank & Trust Co. NA, Hartford	9,877,233,000
393	Northeast Savings, FA, Hartford	8,214,776,000
488	Peoples Bank, Bridgeport	6,294,349,000
	Delaware	
401	American Express Centurion Bank, Newark	8,005,567,000
455	Chase Manhattan Bank (USA) NA, Wilmington	6,816,276,000
477	Greenwood Trust Co., New Castle	6,474,688,000
	District of Columbia	
498	Riggs National Bank, Washington, D.C.	6,161,400,000
	Florida	
261	Southeast Bank NA, Miami	13,455,562,000
326	CenTrust Savings Bank, Miami	10,103,877,000
345	NCNB National Bank of Florida, Tampa	9,517,015,000
357	First Union National Bank of Florida, Jacksonville	9,137,981,000
413	Florida National Bank, Jacksonville	7,750,519,000
	Georgia	
306	Citizens & Southern National Bank, Atlanta	11,255,507,000
406	First National Bank, Atlanta	7,934,874,000
	Hawaii	
482	Bank of Hawaii, Honolulu	6,359,719,000
	Illinois	
116	First National Bank, Chicago	34,349,990,000
124	Continental Bank NA, Chicago	30,266,765,000
366	Harris Trust & Savings Bank, Chicago	8,650,680,000v
405	Northern Trust Co., Chicago	7,937,652,000
486	Talman Home Federal Savings & Loan Assn., Chicago	6,336,137,000
	Kansas	
265	Franklin Savings Assn., Ottawa	13,266,390,000
	Maryland	
374	Maryland National Bank, Baltimore	8,653,292,000
	Massachusetts	
138	First National Bank, Boston	25,850,438,000
197	Boston Safe Deposit & Trust Co.	17,517,376,000
226	Bank of New England NA, Boston	15,514,519,000
367	Shawmut Bank NA, Boston	8,637,739,000
385	State Street Bank & Trust Co., Boston	8,399,064,000
	Michigan	
234	National Bank of Detroit	15,043,409,000
288	First Federal of Michigan, Detroit	11,941,524,520
336	Standard Federal Bank, Troy	9,803,376,000
351	Michigan National Bank, Farmington Hills	9,295,911,000
370	Comerica Bank-Detroit	8,780,525,000
410	Manufacturers National Bank, Detroit	7,807,076,000

Rank 12/88		12/31/88 Assets (U.S. Dollars)
	Minnesota	
246	First Bank NA, Minneapolis	14,255,601,000
395	Norwest Bank Minnesota NA, Minneapolis	8,179,172,000
	Nebraska	
458	Commercial Federal Savings & Loan Assn., Omaha	6,742,469,000
	New Jersey	
310	First Fidelity Bank NA, Newark	10,944,767,000
317	City Federal Savings Bank, Bedminster	10,552,806,000
483	Carteret Savings Bank, FA, Morristown	6,682,279,000
	New York	
24	Citibank NA, New York	146,177,000,000
53	Chase Manhattan Bank NA, New York	74,990,927,000
59	Morgan Guaranty Trust Co., New York	70,064,776,000
78	Manufacturers Hanover Trust Co., New York	52,849,000,000
79	Bankers Trust Co., New York	52,340,021,000
81	Chemical Bank, New York	50,233,000,000
166	Bank of New York	21,355,771,000
169	Irving Trust Co., New York	21,021,576,000
172	Marine Midland Bank NA, Buffalo	20,570,926,000v
193	Republic National Bank, New York	17,790,997,000
214	American Express Bank Ltd. New York	16,180,000,000s
231	CrossLand Savings FSB, Brooklyn, New York	15,143,802,000
235	Goldome FSB, Buffalo	14,962,534,000
271	National Westminster Bank USA, New York	13,065,111,000t
286	Dime Savings Bank of New York FSB, Garden City	12,007,151,000
305	Empire of America Federal Savings Bank, Buffalo	11,281,412,000
384	Anchor Savings Bank FSB, Northport	8,401,707,000
470	Bank of Tokyo Trust Co., New York	6,558,746,000v
493	Chase Lincoln First Bank NA, Rochester	6,239,596,000
	North Carolina	
207	NCNB National Bank of North Carolina, Charlotte	16,496,394,000
242	First Union National Bank, Charlotte	14,789,337,000
259	Wachovia Bank & Trust Co. NA, Winston-Salem	13,481,211,000
	Ohio	
383	AmeriTrust Co. NA, Cleveland	8,417,335,000
417	Huntington National Bank, Columbus	7,605,809,000
418	National City Bank, Cleveland	7,605,767,000
492	TransOhio Savings Bank, Cleveland	6,246,622,000
	Oregon	
394	United States National Bank, Portland	8,181,918,000
	Pennsylvania	
181	Mellon Bank NA, Pittsburgh	21,889,748,000
201	Meritor Savings Bank, Philadelphia	17,172,011,000
233	Pittsburgh National Bank	15,110,664,000
329	Fidelity Bank NA, Philadelphia	10,055,205,000
344	Philadelphia National Bank	9,525,065,000
402	Provident National Bank, Philadelphia	7,975,995,000
404	Atlantic Financial Federal, Bala Cynwyd	7,939,932,000
409	Meridian Bank, Reading	7,899,960,000
481	First Pennsylvania Bank NA, Philadelphia	6,369,053,000
	Rhode Island	
408	Fleet National Bank, Providence	7,909,218,000
	South Dakota	
258	Citibank (South Dakota) NA, Sioux Falls	13,557,319,000
	Texas	
139	NCNB Texas National Bank, Dallas	25,551,958,000
280	First Texas Bank, FSB, Houston	12,497,352,000
297	Texas Commerce Bank NA, Houston	11,619,378,000
348	Sunbelt Savings, FSB, Dallas	9,387,162,000
454	Southwest Savings Assn., Dallas	6,820,473,000
460	First Interstate Bank of Texas NA, Houston	6,718,731,000
471	MBank Dallas NA	6,556,056,000
490	First City National Bank, Houston	6,279,526,000
	Virginia	
282	Sovran Bank NA, Richmond	12,359,665,000
350	Crestar Bank, Richmond	9,335,075,000
424	Signet Bank/Virginia, Richmond	7,479,345,000
	Washington	
315	Seattle-First National Bank	10,652,218,000
443	Security Pacific Bank Washington, Seattle	7,017,554,000

The Top 100 Banking Companies in the World

Includes Holding Companies, Commercial Banks, and Savings Banks (Dollar Amounts in Millions)

Rank 12/88		Total Assets 12/31/88	Total Assets 12/31/87	Rank 12/87	Change in Rank	Equity Capital 12/31/88	Equity Capital 12/31/87	Equity Capital /Assets 12/31/88	Equity Capital /Assets 12/31/87	Name of Holding Company's Lead Bank (Name of Non-U.S. Bank's Top U.S. Bank Subsidiary)
1	Dai-Ichi Kangyo Bank Ltd., Tokyo	366,937	345,027	1		10,954	7,563	2.83	2.19	(Dai-Ichi Kangyo Bank of Calif, Los Angeles)
2	Sumitomo Bank Ltd., Osaka	376,088	322,484	2		10,464	7,501	2.78	2.33	(Sumitomo Bank of Calif., San Francisco)
3	Fuji Bank,Ltd.,Tokyo	364,044(e)	313,115	3		10,733(e)	8,426	2.95	2.69	(Fuji Bank & Trust Co., New York)
4	Mitsubishi Bank Ltd., Tokyo	351,251(e)☆	309,247	4		10,148☆	7,683	2.89☆	2.48	(Bank of California NA, San Francisco)
5	Sanwa Bank Ltd., Osaka	348,358(e)	297,708	5		9,311(e)	6,997	2.67	2.35	(Golden State Sanwa Bank, San Francisco)
6	Industrial Bank of Japan, Ltd., Tokyo	257,578	238,477	6		8,574	6,223	3.33	2.61	(Industrial Bk of Japan Tr. Co., New York)
7	Norinchukin Bank, Tokyo	241,947	229,966	7		1,385	1,261	0.57	0.55	
8	Tokai Bank Ltd., Nagoya	225,121	208,281	9	+1	6,160	4,561	2.74	2.17	(Tokai Bank of Calif., Los Angeles)
9	Mitsui Bank, Ltd., Tokyo	219,666(e)	192,183	11	+2	5,767(e)	4,183	2.63	2.18	(Mitsui Manufacturers Bank, Los Angeles)
10	Mitsubishi Trust & Banking Corp., Tokyo	210,406	190,280	12	+2	5,134	3,246	2.44	1.71	
11	Credit Agricole Mutuel, Paris	207,988	214,879	8	-3	9,030	8,761	4.34	4.08	
12	Citicorp, New York	203,827	198,388	10	-2	9,864	8,810	4.84	4.44	Citibank NA, New York
13	Sumitomo Trust & Banking Co., Ltd., Osaka	196,589	178,332	14	+1	4,693	3,232	2.39	1.81	
14	Banque Nationale de Paris	194,516	183,098	13	-1	5,498	5,391	2.83	2.94	(Bank of the West, San Francisco)
15	Barclays Plc, London	189,198	165,564	19	+4	10,325	7,767	5.46	4.69	(Barclays Bank of New York NA)
16	Mitsui Trust & Banking Co., Ltd., Tokyo	183,873	170,281	15	-1	3,216	2,615	1.75	1.54	
17	National Westminster Bank Plc, London	178,345	164,133	21	+4	10,752	9,236	6.03	5.63	(National Westminster Bank USA, New York)
18	Credit Lyonnais, Paris	176,663	168,734	17	-1	5,507	4,611	3.12	2.73	
19	Taiyo Kobe Bank, Ltd., Kobe	173,670	165,372	20	+1	4,383	3,194	2.52	1.93	
20	Bank of Tokyo, Ltd.	173,575	145,033	24	+4	4,579	3,627	2.64	2.50	(Union Bank, San Francisco)
21	Long-Term Credit Bank of Japan Ltd., Tokyo	172,339	165,626	18	-3	5,039	4,037	2.92	2.44	
22	Deutsche Bank, Frankfurt	170,290	170,156	16	-6	6,451	6,917	3.79	4.07	
23	Daiwa Bank, Ltd., Osaka	156,169	143,373	25	+2	3,061	2,595	1.96	1.81	(Daiwa Trust Co., New York)
24	Yasuda Trust & Banking Co., Ltd., Tokyo	155,514	148,474	23	-1	3,133	1,977	2.01	1.33	
25	Societe Generale, Paris	143,857	153,377	22	-3	4,022	4,119	2.80	2.69	
26	American Express Co., New York	142,704	116,434	30	+4	5,048	4,554	3.54	3.91	American Express Bank Ltd., New York
27	Dresdner Bank, Frankfurt	129,340	131,431	26	-1	4,271	4,263	3.30	3.24	
28	Toyo Trust & Banking Co., Ltd., Tokyo	123,204	125,699	28		2,163	1,687	1.76	1.34	
29	Compagnie Financiere de Paribas, Paris	120,111	122,559	29		5,258	3,335	4.38	2.72	Banque Paribas, Paris
30	Nippon Credit Bank, Ltd., Tokyo	118,784	109,139	32	+2	2,940	2,361	2.48	2.16	
31	Hongkong & Shanghai Banking Corp.	113,115	106,087	33	+2	4,599	4,289	4.07	4.04	(Marine Midland Bank NA, Buffalo, N.Y.)
32	Union Bank of Switzerland, Zurich	110,778	126,295	27	-5	6,717	7,673	6.06	6.08	
33	Kyowa Bank, Ltd., Tokyo	104,218	102,341	35	+2	2,728	2,461	2.62	2.40	(Kyowa Bank of Calif., Los Angeles)
34	Swiss Bank Corp., Basle	104,218	115,095	31	-3	6,056	6,898	5.82	5.99	
35	Commerzbank, Frankfurt	104,217	103,023	34	-1	3,162	3,198	3.03	3.10	
36	Midland Bank Plc, London	100,758	91,377	40	+4	5,495	4,877	5.43	5.34	
37	Saitama Bank Ltd., Urawa, Japan	96,130	86,378	43	+6	2,600	2,069	2.70	2.40	
38	Chase Manhattan Corp., New York	95,821	97,165	36	-2	4,960	3,914	5.18	4.03	Chase Manhattan Bank NA, New York
39	Lloyds Bank Plc, London	93,716	84,700	46	+7	5,198	4,509	5.55	5.32	
40	BankAmerica Corp., San Francisco	93,386	90,896	41	+1	4,149	3,259	4.44	3.59	Bank of America NT & SA, San Francisco
41	Westdeutsche Landesbank Girozentrale, Duesseldorf	92,100	96,860	37	-4	2,318	2,587	2.52	2.67	
42	Shoko Chukin Bank, Tokyo	91,072	88,975	42		2,232	2,173	2.45	2.44	
43	Banca Nazionale del Lavoro, Rome	91,025	93,887	39	-4	3,114	3,022	3.42	3.22	
44	Bayerische Vereinsbank, Munich	90,965	95,242	38	-6	2,274	2,028	2.50	2.13	
45	Royal Bank of Canada, Montreal	90,024	72,157	59	+14	4,161	3,317	4.62	4.60	
46	Zenshinren Bank, Tokyo	85,981	85,285	44	-2	1,651	1,214	1.92	1.42	
47	Algemene Bank Nederland, Amsterdam	84,814	84,917	45	-2	2,995	3,290	3.53	3.87	(LaSalle National Bank, Chicago)
48	Amsterdam-Rotterdam Bank, Amsterdam	83,715	81,018	49	+1	2,939	2,875	3.51	3.55	
49	Banco do Brasil, Brasilia	83,475	75,759	55	+6	5,270	5,177	6.31	6.83	
50	J.P. Morgan & Co., Inc., New York	82,651	74,013	58	+8	5,778	5,036	6.99	6.80	Morgan Guaranty Trust Co., New York
51	Bank of Yokohama, Ltd.	81,777	76,180	54	+3	2,562	2,085	3.13	2.74	
52	Istituto Bancario San Paolo di Torino, Turin	81,699	74,662	57	+5	3,229	3,208	3.95	4.32	
53	Rabobank Nederland, Utrecht	80,465	81,922	48	-5	4,646	4,746	5.77	5.79	
54	Security Pacific Corp., Los Angeles	77,136	71,963	60	+6	3,843	3,363	4.98	4.67	Security Pacific National Bank, Los Angeles
55	Bayerische Hypotheken-und Wechsel-Bank, Munich	75,697	80,391	51	-4	2,194	2,428	2.90	3.02	
56	Hokkaido Takushoku Bank, Ltd., Sapporo	75,430	71,337	62	+6	1,766	1,509	2.34	2.12	
57	Credit Suisse, Zurich	75,400	84,430	47	-10	4,398	5,196	5.83	6.15	
58	Deutsche Genossenschaftsbank, Frankfurt	73,789	80,666	50	-8	1,646	1,725	2.23	2.14	
59	Chuo Trust & Banking Co., Ltd., Tokyo	72,641	76,288	53	-6	821	520	1.13	0.68	
60	Bayerische Landesbank Girozentrale, Munich	71,696	75,200	56	-4	1,749	1,868	2.44	2.48	
61	Canadian Imperial Bank of Commerce, Toronto	71,336	62,501	70	+9	3,769	3,234	5.28	5.17	(Canadian Imperial Bk of Comm. (Calif.), Los Angeles)
62	Chemical Banking Corp., New York	66,649	76,668	52	-10	3,967	3,003	5.95	3.92	Chemical Bank, New York
63	Compagnie Financiere de Suez, Paris	66,550	64,567	65	+2	4,822	3,529	7.25	5.47	Banque Indosuez, Paris
64	Monte dei Paschi di Siena	66,489	63,474	66	+4	3,621	3,379	5.45	5.32	
65	Manufacturers Hanover Trust Corp., New York	65,638	71,475	61	-4	3,251	2,704	4.95	3.78	Manufacturers Hanover Trust Co., New York
66	Cassa di Risparmio delle Provincie Lombarde, Milan	65,411	65,542	63	-3	3,731	3,633	5.70	5.54	
67	Banca Commerciale Italiana, Milan	62,634	63,547	67		3,174	3,417	5.07	5.38	
68	Banco Bilbao Vizcaya, Bilbao (a)	62,465	57,837‡	74‡	+6	4,140	2,790‡	6.63	4.82‡	
69	Compagnie Financiere de Credit Ind'l et Comm'l, Paris	62,241	63,015	69		2,262	1,556	3.63	2.47	Credit Industrial et Commercial, Paris
70	Generale Banque, Brussels	62,006	65,260	64	-6	1,663	1,479	2.68	2.27	
71	Bank of Montreal	61,616	61,515	72	+1	2,952	2,631	4.79	4.28	
72	Norddeutsche Landesbank Girozentrale, Hannover	60,373	63,648	66	-6	1,377	1,286	2.28	2.02	
73	Westpac Banking Corp., Sydney	60,072	45,025	88	+15	4,306	2,519	7.17	5.59	
74	Chiba Bank, Ltd.	58,138	49,656	83	+9	1,866	1,586	3.21	3.19	
75	First Interstate Bancorp., Los Angeles	57,750	50,473	80	+5	2,240	2,166	3.88	4.29	First Interstate Bank of California, Los Angeles
76	Banco di Napoli, Naples	57,333	60,282	73	-3	975	1,017	1.70	1.69	
77	Banco Espanol de Credito, Madrid	57,241	62,331	71	-6	1,748	2,358	3.05	3.78	
78	Credito Italiano, Milan	56,882	52,098	78		2,434	2,573	4.28	4.94	
79	Bank of Nova Scotia, Toronto	56,460	51,586	79		2,434	2,192	4.60	4.25	(Scotiabank de Puerto Rico, San Juan)
80	Groupe Des Banques Populaires, Paris	55,243	53,882	77	-3	3,191	2,471	5.78	4.59	
81	Bankers Trust New York Corp.	54,932	54,257	76	-5	3,499	2,889	6.37	5.23	Bankers Trust Co., New York
82	Banco di Roma, Rome	54,699	57,270	74	-8	1,295	1,220	2.37	2.13	(Banco di Roma, Chicago)
83	Rafidain Bank, Baghdad	54,461	45,797	86	+3	2,594[1]	2,236[1]	4.76	4.88	
84	Hokuriku Bank Ltd., Toyama	54,007	45,929	85	+1	1,589	1,330	2.94	2.90	
85	Bank Melli Iran, Tehran	53,062	49,820	82	-3	520[1]	505[1]	0.98	1.01	
86	Joyo Bank, Ltd., Mito	50,777	44,112	89	+3	1,612	1,361	3.17	3.09	
87	Skandinaviska Enskilda Banken, Stockholm	47,133	40,311	96	+9	3,424	2,897	7.26	7.19	
88	Shizuoka Bank Ltd., Japan	46,621	41,456	94	+6	2,002	1,662	4.29	4.01	
89	Wells Fargo & Co., San Francisco	46,372	43,948	90	+1	2,574	2,248	5.55	5.12	Wells Fargo Bank NA, San Francisco
90	Banque Bruxelles Lambert, Brussels	45,143	50,373	81	-9	894	959	1.98	1.90	
91	Australia & New Zealand Banking Group, Ltd., Melbourne	44,910	38,547	99	+8	3,056	2,519	6.80	6.53	
92	State Bank of India, Bombay	44,667	40,932	95	+3	767	828	1.72	2.02	
93	First Chicago Corp.	43,573	43,394	91	-2	2,369	1,802	5.44	4.15	First National Bank, Chicago
94	Nederlandsche Middenstandsbank, Amsterdam	43,123	45,113	87	-7	1,373	1,419	3.18	3.15	
95	Toronto Dominion Bank	43,102	37,730	102	+7	3,072	2,635	7.13	6.98	
96	Standard Chartered Plc, London	42,835	56,077	75	-21	2,099	1,353	4.90	2.41	Standard Chartered Bank, London
97	Ashikaga Bank, Ltd., Utsunomiya	42,820	38,591	96	+1	1,386	1,284	3.24	3.33	
98	Home Savings of America, FA, Irwindale (b)	40,917	30,533			2,430	1,790	5.94	5.86	
99	National Australia Bank, Ltd, Melbourne	40,807	33,275	109	+10	3,333	2,017	8.17	6.06	
100	Banco Central, Madrid	40,685	36,335	104	+4	3,202	1,675	7.87	4.74	
	TOTALS FOR THE TOP 100 ($ BILLION)	$11,108	$10,489	+5.90%		$393.4	$335.4	3.54%	3.20%	

Data Source: American Banker's questionnaire to the 1,200 largest banks in the world. Data were checked against annual reports whenever possible. **The data:** Consolidated data, if available, are used for all banks that own over 50% of other banks. The consolidation includes only those affiliates in which ownership exceeds 50%. In the case of the Japanese banks, the data are for the fiscal yearends March 31, 1989 and March 31, 1988. All the data for March 31, 1988, are unconsolidated. Most of the March 31, 1989 data also are unconsolidated. However, some Japanese banks were able to provide consolidated data for March 31, 1989. These banks are identified with a footnote. **(e) Date of figures:** Data for most banks are for Dec. 31, 1988 and Dec. 31, 1987. **Exceptions:** As mentioned above, the data for Japanese banks are for the fiscal years ending March 31. The Australian bank data are for fiscal years ending Sept. 30, and the Canadian bank data are for fiscal years ending Oct. 31. **Total assets** exclude contra accounts and contingent liabilities. **Equity Capital:** This is total shareholders' equity capital which includes the value of common and perpetual preferred stock, surplus, undivided profits, and capital reserves. **Equity Capital/Assets:** The ratio of total shareholders' equity capital to total assets (less contra accounts). **(a)—** A new bank formed in October 1988 by the merger of Banco de Bilbao and Banco de Vizcaya. **(b)—** A subsidiary of H.F. Ahmanson & Co., Los Angeles. Ahmanson's assets totaled $40.3 billion on Dec. 31, 1988. **(†)—** Obtained from other published sources. **(e)—** Data are consolidated. **(‡)—** Pro forma. **(☆)—** Revised since publication on 7/25/89.

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Equity Capital Ratios of the Top 100 Banking Companies in Assets

Equity/ Asset Rank		Equity/ Asset 12/31/88	Equity/ Asset 12/31/87
1	National Australia Bank Ltd, Melbourne	8.17	6.06
2	Banco Central, Madrid	7.87	4.74
3	Skandinaviska Enskilda Banken, Stockholm	7.26	7.19
4	Compagnie Financiere de Suez, Paris	7.25	5.47
5	Westpac Banking Corp., Sydney	7.17	5.59
6	Toronto Dominion Bank	7.13	6.98
7	J.P. Morgan & Co. Inc., New York	6.99	6.80
8	Australia & New Zealand Banking Group Ltd., Melbourne	6.80	6.53
9	Banco Bilbao Vizcaya, Bilbao	6.63	4.82
10	Bankers Trust New York Corp.	6.37	5.23
11	Banco do Brasil, Brasilia	6.31	6.83
12	Union Bank of Switzerland, Zurich	6.06	6.08
13	National Westminster Bank Plc, London	6.03	5.60
14	Chemical Banking Corp., New York	5.95	3.92
15	Home Savings of America FA, Irwindale	5.94	5.86
16	Credit Suisse, Zurich	5.83	6.15
17	Swiss Bank Corp., Basle	5.82	5.99
18	Groupe Des Banques Populaires, Paris	5.78	4.59
19	Rabobank Nederland, Utrecht	5.77	5.79
20	Cassa di Risparmio delle Provincie Lombarde, Milan	5.70	5.54
21	Wells Fargo & Co., San Francisco	5.55	5.12
22	Lloyds Bank Plc, London	5.55	5.32
23	Barclays Plc, London	5.46	4.69
24	Monte dei Paschi di Siena	5.45	5.32
25	First Chicago Corp.	5.44	4.15
26	Midland Bank Plc, London	5.43	5.34
27	Canadian Imperial Bank of Commerce, Toronto	5.28	5.17
28	Chase Manhattan Corp., New York	5.18	4.03
29	Banca Commerciale Italiana, Milan	5.07	5.38
30	Security Pacific Corp., Los Angeles	4.97	4.67
31	Manufacturers Hanover Trust Corp., New York	4.95	3.78
32	Standard Chartered Plc, London	4.90	2.41
33	Citicorp, New York	4.84	4.44
34	Bank of Montreal	4.79	4.28
35	Rafidain Bank, Baghdad	4.76	4.88
36	Royal Bank of Canada, Montreal	4.62	4.60
37	Bank of Nova Scotia, Toronto	4.60	4.25
38	BankAmerica Corp., San Francisco	4.44	3.59
39	Compagnie Financiere de Paribas, Paris	4.38	2.72
40	Credit Agricole Mutuel, Paris	4.34	4.08
41	Shizuoka Bank Ltd., Japan	4.29	4.01
42	Credito Italiano, Milan	4.28	4.94
43	Hongkong & Shanghai Banking Corp.	4.07	4.04
44	Istituto Bancario San Paolo di Torino, Turin	3.95	4.32
45	First Interstate Bancorp., Los Angeles	3.88	4.29
46	Deutsche Bank, Frankfurt	3.79	4.07
47	Compagnie Financiere de Credit Ind'l et Comm'L, Paris	3.63	2.47
48	American Express Co., New York	3.54	3.91
49	Algemene Bank Nederland, Amsterdam	3.53	3.87
50	Amsterdam-Rotterdam Bank, Amsterdam	3.51	3.55
51	Banca Nazionale del Lavoro, Rome	3.42	3.22
52	Industrial Bank of Japan Ltd., Tokyo	3.33	2.61
53	Dresdner Bank, Frankfurt	3.30	3.24
54	Ashikaga Bank Ltd., Utsunomiya	3.24	3.33
55	Chiba Bank Ltd.	3.21	3.19
56	Nederlandsche Middenstandsbank, Amsterdam	3.18	3.15
57	Joyo Bank Ltd., Mito	3.17	3.09
58	Bank of Yokohama Ltd.	3.13	2.74
59	Credit Lyonnais, Paris	3.12	2.73
60	Banco Espanol de Credito, Madrid	3.05	3.78
61	Commerzbank, Frankfurt	3.03	3.10
62	Fuji Bank,Ltd.,Tokyo	2.95	2.69
63	Hokuriku Bank Ltd., Toyama	2.94	2.90
64	Long-Term Credit Bank of Japan Ltd., Tokyo	2.92	2.44
65	Bayerische Hypotheken-und Wechsel-Bank, Munich	2.90	3.02
66	Mitsubishi Bank Ltd., Tokyo	2.89	2.48
67	Banque Nationale de Paris	2.83	2.94
68	Dai-Ichi Kangyo Bank Ltd., Tokyo	2.83	2.19
69	Societe Generale, Paris	2.80	2.69
70	Tokai Bank Ltd., Nagoya	2.74	2.17
71	Saitama Bank Ltd., Urawa, Japan	2.70	2.40
72	Generale Banque, Brussels	2.68	2.27
73	Sanwa Bank Ltd., Osaka	2.67	2.35
74	Sumitomo Bank Ltd., Osaka	2.66	2.33
75	Bank of Tokyo Ltd.	2.64	2.50
76	Mitsui Bank Ltd., Tokyo	2.63	2.18
77	Kyowa Bank Ltd., Tokyo	2.62	2.40
78	Taiyo Kobe Bank Ltd., Kobe	2.52	1.93
79	Westdeutsche Landesbank Girozentrale, Duesseldorf	2.52	2.67
80	Bayerische Vereinsbank, Munich	2.50	2.13
81	Nippon Credit Bank Ltd., Tokyo	2.48	2.16
82	Shoko Chukin Bank, Tokyo	2.45	2.44
83	Bayerische Landesbank Girozentrale, Munich	2.44	2.48
84	Mitsubishi Trust & Banking Corp., Tokyo	2.44	1.71
85	Sumitomo Trust & Banking Co. Ltd., Osaka	2.39	1.81
86	Banco di Roma, Rome	2.37	2.13
87	Hokkaido Takushoku Bank Ltd., Sapporo	2.34	2.12
88	Norddeutsche Landesbank Girozentrale, Hannover	2.28	2.02
89	Deutsche Genossenschaftsbank, Frankfurt	2.23	2.14
90	Yasuda Trust & Banking Co. Ltd., Tokyo	2.01	1.33
91	Banque Bruxelles Lambert, Brussels	1.98	1.90
92	Daiwa Bank Ltd., Osaka	1.96	1.81
93	Zenshinren Bank, Tokyo	1.92	1.42
94	Toyo Trust & Banking Co. Ltd., Tokyo	1.76	1.34
95	Mitsui Trust & Banking Co. Ltd., Tokyo	1.75	1.54
96	State Bank of India, Bombay	1.72	2.02
97	Banco di Napoli, Naples	1.70	1.69
98	Chuo Trust & Banking Co. Ltd., Tokyo	1.13	0.68
99	Bank Melli Iran, Tehran	0.98	1.01
100	Norinchukin Bank, Tokyo	0.57	0.55

Data Source: American Banker survey of the world's largest banks
Table Described: The top 100 world banking companies in assets on Dec. 31, 1988, or latest fiscal yearend, (identified on page 127 of the edition of July 25, 1989) listed in order of their equity capital-to-assets ratio on Dec. 31, 1988. **Equity/Assets:** The bank's equity capital-to-asset ratios for Dec. 31, 1988 and Dec. 31, 1987, respectively. **Assets:** Total assets less contra accounts and contingent liabilities.

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Equity Capital Growth at Top 100 Banking Companies in 1988

Equity Growth Rank		Equity growth 12/31/88	Equity/ Asset 12/31/88
1	Banco Central, Madrid	91.16%	7.87
2	Westpac Banking Corp., Sydney	70.94	7.17
3	National Australia Bank Ltd., Melbourne	65.20	8.17
4	Yasuda Trust & Banking Co. Ltd., Tokyo	58.47	2.01
5	Mitsubishi Trust & Banking Corp., Tokyo	58.16	2.44
6	Chuo Trust & Banking Co. Ltd., Tokyo	57.88	1.13
7	Compagnie Financiere de Paribas, Paris	57.66	4.38
8	Standard Chartered Plc, London	55.14	4.90
9	Banco Bilbao Vizcaya, Bilbao	48.39	6.63
10	Compagnie Financiere de Credit Ind'l et Comm'l, Paris	45.37	3.63
11	Sumitomo Trust & Banking Co. Ltd., Osaka	45.20	2.39
12	Dai-ichi Kangyo Bank Ltd., Tokyo	44.84	2.83
13	Mitsui Bank Ltd., Tokyo	37.87	2.63
14	Industrial Bank of Japan Ltd., Tokyo	37.78	3.33
15	Taiyo Kobe Bank Ltd., Kobe	37.23	2.52
16	Compagnie Financiere de Suez, Paris	36.64	7.25
17	Zenshinren Bank, Tokyo	36.00	1.92
18	Home Savings of America FA, Irwindale	35.75	5.94
19	Tokai Bank Ltd., Nagoya	35.06	2.74
20	Sanwa Bank Ltd., Osaka	33.07	2.67
21	Barclays Plc, London	32.93	5.46
22	Chemical Banking Corp., New York	32.10	5.96
23	Mitsubishi Bank Ltd., Tokyo	32.08	2.89
24	First Chicago Corp.	31.47	5.44
25	Sumitomo Bank Ltd., Osaka	29.65	2.66
26	Groupe Des Banques Populaires, Paris	29.14	5.78
27	Toyo Trust & Banking Co. Ltd., Tokyo	28.22	1.76
28	Fuji Bank,Ltd., Tokyo	27.38	2.95
29	BankAmerica Corp. San Francisco	27.31	4.44
30	Chase Manhattan Corp., New York	26.72	5.18
31	Bank of Tokyo Ltd.	26.25	2.64
32	Saitama Bank Ltd., Urawa, Japan	25.66	2.70
33	Royal Bank of Canada, Montreal	25.44	4.62
34	Long-Term Credit Bank of Japan Ltd., Tokyo	24.82	2.92
35	Nippon Credit Bank Ltd., Tokyo	24.52	2.48
36	Mitsui Trust & Banking Co. Ltd., Tokyo	22.98	1.75
37	Bank of Yokohama Ltd.	22.88	3.13
38	Australia & New Zealand Banking Group Ltd., Melbourne	21.32	6.80
39	Bankers Trust New York Corp.	21.11	6.37
40	Shizuoka Bank Ltd., Japan	20.46	4.29
41	Manufacturers Hanover Trust Corp., New York	20.23	4.95
42	Hokuriku Bank Ltd., Toyama	19.47	2.94
43	Credit Lyonnais, Paris	19.43	3.12
44	Joyo Bank Ltd., Mito	18.44	3.17
45	Skandinaviska Enskilda Banken, Stockholm	18.19	7.26
46	Daiwa Bank Ltd., Osaka	17.96	1.96
47	Chiba Bank Ltd.	17.65	3.21
48	Hokkaido Takushoku Bank Ltd., Sapporo	17.03	2.34
49	Toronto Dominion Bank	16.58	7.13
50	Canadian Imperial Bank of Commerce, Toronto	16.54	5.28
51	National Westminster Bank Plc, London	16.41	6.03
52	Rafidain Bank, Baghdad	16.01	4.76
53	Lloyds Bank Plc, London	15.28	5.55
54	J.P. Morgan & Co. Inc., New York	14.73	6.99
55	Wells Fargo & Co., San Francisco	14.50	5.55
56	Security Pacific Corp., Los Angeles	14.27	4.97
57	Midland Bank Plc, London	12.67	5.43
58	Generale Banque, Brussels	12.44	2.68
59	Bank of Montreal	12.20	4.79
60	Bayerische Vereinsbank, Munich	12.13	2.50
61	Citicorp, New York	11.96	4.84
62	Bank of Nova Scotia, Toronto	11.04	4.60
63	Kyowa Bank Ltd., Tokyo	10.85	2.62
64	American Express Co., New York	10.85	3.54
65	Norinchukin Bank, Tokyo	9.83	0.57
66	Ashikaga Bank Ltd., Utsunomiya	7.94	3.24
67	Hongkong & Shanghai Banking Corp.	7.23	4.07
68	Monte dei Paschi di Siena	7.16	5.45
69	Norddeutsche Landesbank Girozentrale, Hannover	7.08	2.28
70	Banco di Rome, Rome	6.15	2.37
71	First Interstate Bancorp., Los Angeles	3.42	3.88
72	Credit Agricole Mutuel, Paris	3.07	4.34
73	Banca Nazionale del Lavoro, Rome	3.04	3.42
74	Bank Melli Iran, Tehran	2.97	0.98
75	Shoko Chukin Bank, Tokyo	2.72	2.45
76	Casse di Risparmio delle Provincie Lombarde, Milan	2.70	5.70
77	Amsterdam-Rotterdam Bank, Amsterdam	2.23	3.51
78	Banque Nationale de Paris	1.98	2.83
79	Banco do Brasil, Brasilia	1.80	6.31
80	Istituto Bancario San Paolo di Torino, Turin	0.65	3.95
81	Dresdner Bank, Frankfurt	0.19	3.30
82	Commerzbank, Frankfurt	-1.13	3.03
83	Rabobank Nederland, Utrecht	-2.11	5.77
84	Societe Generale, Paris	-2.35	2.80
85	Nederlandsche Middenstandsbank, Amsterdam	-3.24	3.18
86	Banco di Napoli, Naples	-4.13	1.70
87	Deutsche Genossenschaftsbank, Frankfurt	-4.58	2.23
88	Credito Italiano, Milan	-5.40	4.28
89	Bayerische Landesbank Girozentrale, Munich	-6.37	2.44
90	Deutsche Bank, Frankfurt	-6.74	3.79
91	Banque Bruxelles Lambert, Brussels	-6.78	1.98
92	Banca Commerciale Italiana, Milan	-7.11	5.07
93	State Bank of India, Bombay	-7.37	1.72
94	Algemene Bank Nederland, Amsterdam	-8.97	3.53
95	Bayerische Hypotheken-und Wechsel-Bank, Munich	-9.64	2.90
96	Westdeutsche Landesbank Girozentrale, Duesseldorf	-10.40	2.52
97	Swiss Bank Corp., Basle	-12.21	5.82
98	Union Bank of Switzerland, Zurich	-12.47	6.06
99	Credit Suisse, Zurich	-15.36	5.83
100	Banco Espanol de Credito, Madrid	-25.87	3.05

Data Source: American Banker survey. **Table Described:** The top 100 world banking companies in assets listed in order of their growth in equity capital in 1988. **Equity Capital Growth:** Percent change in equity capital from yearend 1987 to yearend 1988 (or latest fiscal year ends) expressed as a percentage. **Equity/Assets:** The bank's equity capital-to-assets ratio on 12/31/88.

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Alphabetical Listing of Top 500 Banks in Assets

With Asset and Deposit Ranks on Dec. 31, 1988

		Asset Rank	Deposit Rank
77 Bank, Ltd., Sendai	Japan	142	131
ASLK-CGER Bank, Brussels	Belgium	111	87
Aichi Bank, Ltd., Nagoya	Japan	293	262
Akita Bank, Ltd.	Japan	322	298
Alahli Bank of Kuwait	Kuwait	494	436
Algemene Bank Nederland, Amsterdam	Netherlands	43	58
Allied Irish Bank Ltd., Dublin	Ireland	168	151
AmSouth Bank NA, Birmingham, Ala.	United States	432	432
American Express Bank Ltd. New York	United States	214	213
American Express Centurion Bank, Newark	United States	401	887
American Savings Bank, Stockton, Calif.	United States	227	207
Ameritrust Co. NA, Cleveland	United States	383	377
Amsterdam-Rotterdam Bank, Amsterdam	Netherlands	44	48
Anchor Savings Bank FSB, Northport, N.Y.	United States	384	371
Andelsbanken-Danebank, Copenhagen	Denmark	416	412
Aomori Bank, Ltd.	Japan	339	311
Arab Bank Ltd., Amman	Jordan	264	222
Arab Banking Corp., Manama	Bahrain	181	171
Ashikaga Bank, Ltd., Utsunomiya	Japan	93	82
Atlantic Financial Federal, Bala Cynwyd, Pa.	United States	404	481
Australia & New Zealand Banking Group, Ltd., Melbourne	Australia	87	92
Awa Bank, Ltd., Tokushima	Japan	281	255
BFG Luxembourg	Luxembourg	457	408
Baden-Wuerttembergische Bank, Stuttgart	Germany	428	364
Banca Catalana, Barcelona	Spain	364	372
Banca Cattolica del Veneto, Vicenza	Italy	376	392
Banca Commerciale Italiana, Milan	Italy	62	60
Banca Nazionale del Lavoro, Rome	Italy	39	40
Banca Nazionale dell'Agricoltura, Rome	Italy	157	159
Banca Popolare di Bergamo	Italy	387	440
Banca Popolare di Milano, Milan	Italy	177	185
Banca Popolare di Novara	Italy	186	189
Banca Provinciale Lombarde, Bergamo	Italy	411	425
Banca Serfin, Mexico City	Mexico	473	465
Banca Toscana, Florence	Italy	279	275
Banco Bilbao Vizcaya, Bilbao	Spain	63	73
Banco Brasileiro de Descontos, Sao Paulo	Brazil	243	337
Banco Central, Madrid	Spain	96	89
Banco Espanol de Credito, Madrid	Spain	70	124
Banco Espirito Santo e Comercial, Lisbon	Portugal	452	468
Banco Exterior de Espana, Madrid	Spain	163	147
Banco Hispano-Americano, Madrid	Spain	130	138
Banco Intercontinental Espanol, Madrid	Spain	436	446
Banco Itau, Sao Paulo	Brazil	349	492
Banco Lariano, Como	Italy	396	451
Banco Nacional de Mexico, Mexico City‡	Mexico	249	345
Banco Popular Espanol, Madrid	Spain	191	181
Banco Portugues do Atlantico, Oporto	Portugal	386	383
Banco Santander	Spain	127	143
Banco de Sabadell	Spain	474	444
Banco de la Nacion Argentina, Buenos Aires ‡	Argentina	276	531
Banco di Napoli, Naples	Italy	69	65
Banco di Roma, Rome	Italy	74	69
Banco di Santo Spirito, Rome	Italy	182	173
Banco di Sardegna, Sassari	Italy	456	437
Banco di Sicilia, Palermo	Italy	121	114
Banco do Brasil, Brasilia	Brazil	45	111
Banco do Estado de Sao Paulo	Brazil	335	509
Bancomer, Mexico City	Mexico	273	236
Bangkok Bank, Ltd.	Thailand	253	258
Bank Bumi Daya, Jakarta	Indonesia	478	602
Bank Hapoalim, Tel-Aviv	Israel	113	115
Bank Leu, Ltd., Zurich	Switzerland	332	305
Bank Leumi le-Israel, Tel-Aviv	Israel	126	116
Bank Mees & Hope, Amsterdam	Netherlands	319	321
Bank Melli Iran, Tehran	Iran	77	67
Bank Negara Indonesia 1946, Jakarta	Indonesia	373	589
Bank Rakyat Indonesia, Jakarta	Indonesia	496	718
Bank Saderat Iran, Tehran	Iran	101	94
Bank fuer Arbeit und Wirtschaft, Vienna	Austria	241	211
Bank fuer Gemeinwirtschaft, Frankfurt	Germany	112	93
Bank of America NT&SA, San Francisco	United States	48	44
Bank of Baroda	India	419	355
Bank of California NA, San Francisco	United States	465	486
Bank of Communications, Taipei	Taiwan	391	402
Bank of Credit & Comm Int'l (Overseas) Ltd., Georgetown	Cayman Islands	381	334
Bank of Credit & Commerce International, Luxembourg	Luxembourg	427	366
Bank of Fukuoka, Ltd.	Japan	105	97
Bank of Hawaii, Honolulu	United States	482	438
Bank of Hiroshima, Ltd.	Japan	98	85
Bank of Ikeda, Ltd.	Japan	365	339
Bank of India, Bombay	India	352	315
Bank of Ireland, Dublin	Ireland	221	199
Bank of Iwate, Ltd., Morioka	Japan	290	283
Bank of Kansai, Ltd., Osaka	Japan	440	406
Bank of Kinki, Ltd., Osaka	Japan	200	188
Bank of Kyoto, Ltd.	Japan	159	145
Bank of Montreal	Canada	65	59
Bank of Nagoya, Ltd.	Japan	238	205
Bank of New England NA, Boston	United States	226	257
Bank of New York	United States	166	167
Bank of New Zealand, Ltd., Wellington	New Zealand	328	288
Bank of Nova Scotia, Toronto	Canada	72	64
Bank of Okinawa, Ltd., Naha	Japan	422	385
Bank of Osaka, Ltd.	Japan	266	244
Bank of Saga, Ltd.	Japan	368	338
Bank of Scotland, Edinburgh	United Kingdom	143	133
Bank of Seoul	Korea	108	98
Bank of Taiwan, Taipei	Taiwan	148	142
Bank of Tokyo Trust Co., New York	United States	470	445

		Asset Rank	Deposit Rank
Bank of Tokyo, Ltd.	Japan	19	22
Bank of Yokohama, Ltd.	Japan	46	49
Bank of the Ryukyus, Ltd., Naha	Japan	342	319
Bankers Trust Co., New York	United States	79	96
Banque Bruxelles Lambert, Brussels	Belgium	86	79
Banque Cantonale Vaudoise, Lausanne	Switzerland	423	378
Banque Cantonale de Berne	Switzerland	407	358
Banque Cantonale de St. Gallen	Switzerland	425	370
Banque Cantonale de Zurich	Switzerland	152	136
Banque Commerciale pour l'Europe du Nord, Paris	France	467	398
Banque Francaise du Commerce Exterieur, Paris	France	109	156
Banque Generale du Luxembourg	Luxembourg	308	281
Banque Indosuez, Paris	France	83	99
Banque Internationale a Luxembourg	Luxembourg	299	274
Banque Nationale de Paris	France	13	13
Banque Paribas Belgique, Brussels (q)	Belgium	412	368
Banque Paribas, Paris (q)	France	56	51
Banque Regionale d'Escompte et de Depots, Vincennes	France	330	333
Banque Worms, Paris	France	327	322
Barclays Bank Plc, London	United Kingdom	14	14
Barclays de Zoete Wedd Ltd., London	United Kingdom	359	822
Bayerische Hypotheken-und Wechsel-Bank, Munich	Germany	50	43
Bayerische Landesbank Girozentrale, Munich	Germany	57	45
Bayerische Vereinsbank, Munich	Germany	40	35
Bergen Bank	Norway	212	227
Berliner Bank, Berlin	Germany	183	161
Berliner Handels und-Frankfurter Bank, Frankfurt	Germany	184	166
Bikuben, Copenhagen	Denmark	399	375
Biwako Bank, Ltd., Otsu	Japan	434	391
Boston Safe Deposit & Trust Co.	United States	197	177
Bremer Landesbank Kreditanstalt Oldenburg, Bremen	Germany	203	174
C.O.B.-Caisse d'Epargne Privee, Brussels	Belgium	301	269
CIC-Union Europeenne, International & Cie, Paris	France	415	353
Caisse Centrale des Banques Populaires, Paris	France	180	186
Caisse d'Epargne de l'Etat, Luxembourg	Luxembourg	363	316
Caixa Geral de Depositos, Lisbon	Portugal	224	209
Caja de Ahorros y Monte de Piedad de Barcelona	Spain	340	335
Caja de Madrid	Spain	228	226
Caja de Pensiones para la Vejez, Barcelona	Spain	129	118
California Federal Savings & Loan Assn., Los Angeles	United States	137	155
Canadian Imperial Bank of Commerce, Toronto	Canada	58	53
Canara Bank, Bangalore	India	433	414
Carteret Savings Bank, FA, Morristown, N.J.	United States	463	526
Cassa di Risparmio V.E. per le Provincie Siciliane, Palermo	Italy	355	350
Cassa di Risparmio delle Provincie Lombarde, Milan	Italy	61	62
Cassa di Risparmio di Firenze, Florence	Italy	400	420
Cassa di Risparmio di Genova e Imperia, Genoa	Italy	476	475
Cassa di Risparmio di Padova e Rovigo, Padova	Italy	439	449
Cassa di Risparmio di Roma, Rome	Italy	171	210
Cassa di Risparmio di Torino, Turin	Italy	204	206
Cassa di Risparmio di Verona, Vicenza & Belluno, Verona	Italy	316	390
CenTrust Savings Bank, Miami	United States	326	393
Central Bank of India, Bombay	India	451	400
Centrale Raiffeisenkas van Belgische Boerenbond, Leuven	Belgium	267	235
Chang Hwa Commercial Bank, Ltd., Taichung	Taiwan	232	238
Chase Lincoln First Bank NA, Rochester, N.Y.	United States	493	563
Chase Manhattan Bank (USA) NA, Wilmington, Del.	United States	455	908
Chase Manhattan Bank NA, New York	United States	53	55
Chemical Bank, New York	United States	81	95
Chiba Bank, Ltd.	Japan	68	66
Chiba Kogyo Bank, Ltd.	Japan	302	280
Cho Hung Bank Ltd., Seoul	Korea	210	254
Christiania Bank og Kreditkasse, Oslo	Norway	194	190
Chugoku Bank, Ltd., Okayama	Japan	132	123
Chukyo Bank, Ltd., Nagoya	Japan	313	284
Chuo Trust & Banking Co., Ltd., Tokyo	Japan	55	47
Citibank (South Dakota) NA, Sioux Falls	United States	258	864
Citibank NA, New York	United States	24	27
Citicorp Savings, FS&LA, San Francisco	United States	445	501
Citizens & Southern National Bank, Atlanta	United States	306	312
Citizens National Bank, Seoul	Korea	320	293
City Bank of Taipei	Taiwan	372	363
City Federal Savings Bank, Bedminster, N.J.	United States	317	352
Coast Savings & Loan Assn., Los Angeles	United States	274	299
Columbia Savings & Loan Assn., Beverly Hills	United States	295	324
Comerica Bank-Detroit	United States	370	359
Commercial Bank of Greece, Athens	Greece	497	454
Commercial Bank of Korea Ltd., Seoul	Korea	188	251
Commercial Bank of Kuwait	Kuwait	484	426
Commercial Federal Savings & Loan Assn., Omaha, Neb.	United States	458	639
Commerzbank International, Luxembourg	Luxembourg	334	295
Commerzbank, Frankfurt	Germany	33	30
Commonwealth Bank of Australia, Sydney	Australia	119	122
Commonwealth Banking Corp., Sydney	Australia	115	117
Commonwealth Savings Bank of Australia, Sydney	Australia	269	231
Compagnie Luxembourgeoise de la Dresdner Banque	Luxembourg	303	277
Connecticut Bank & Trust Co. NA, Hartford	United States	333	349
Connecticut National Bank, Hartford	United States	285	326
Continental Bank NA, Chicago	United States	124	162
Cooperative Bank of Taiwan, Taipei	Taiwan	154	137
Copenhagen Handelsbank	Denmark	190	182
Coutts & Co., London	United Kingdom	483	427
Credit Agricole Mutuel, Paris	France	11	19
Credit Commercial de France, Paris	France	107	113
Credit Industriel d'Alsace et de Lorraine, Strasbourg	France	379	323
Credit Industriel et Commercial, Paris (h)	France	162	184
Credit Lyonnais Bank Nederland, Rotterdam	Netherlands	254	223
Credit Lyonnais, Paris	France	17	17
Credit Suisse, Zurich	Switzerland	52	46
Credit du Nord, Lille	France	179	202

Alphabetical Listing of Top 500 Banks in Assets

With Asset and Deposit Ranks on Dec. 31, 1988

		Asset Rank	Deposit Rank
Creditanstalt-Bankverein, Vienna	Austria	100	112
Credito Italiano, Milan	Italy	71	63
Credito Romagnolo, Bologna	Italy	289	307
Crestar Bank, Richmond	United States	350	354
CrossLand Savings FSB, Brooklyn, New York	United States	231	300
Dai-ichi Kangyo Bank Ltd., Tokyo	Japan	1	1
Dai-ichi Sogo Bank Ltd., Tokyo	Japan	472	424
Daisan Bank, Ltd., Matsuzaka	Japan	331	294
Daishi Bank, Ltd., Niigata	Japan	174	163
Daiwa Bank, Ltd., Osaka	Japan	22	21
Danske Bank, Copenhagen	Denmark	151	144
Deutsche Bank Luxembourg	Luxembourg	198	179
Deutsche Bank, Frankfurt	Germany	21	15
Deutsche Genossenschaftsbank, Frankfurt	Germany	54	71
Deutsche Girozentrale-Deutsche Kommunalbank, Frankfurt	Germany	147	128
Development Bank of Singapore Ltd.	Singapore	311	340
Dime Savings Bank of New York FSB, Garden City	United States	286	304
Dresdner Bank Berlin AG	Germany	464	403
Dresdner Bank, Frankfurt	Germany	26	25
Ehime Bank, Ltd., Matsuyama	Japan	337	302
Eighteenth Bank, Ltd., Nagasaki	Japan	314	292
Empire of America Federal Savings Bank, Buffalo, N.Y.	United States	305	318
Erste Oesterreichische Sper-Casse, Vienna	Austria	298	291
Fidelity Bank NA, Philadelphia	United States	329	373
First Bank NA, Minneapolis	United States	246	261
First City National Bank, Houston	United States	490	542
First Commercial Bank, Taipei	Taiwan	165	187
First Federal of Michigan, Detroit	United States	288	483
First Fidelity Bank NA, Newark, N.J.	United States	310	330
First Interstate Bank of Arizona NA, Phoenix	United States	462	423
First Interstate Bank of California, Los Angeles	United States	176	170
First Interstate Bank of Texas NA, Houston	United States	460	405
First National Bank of South Africa Ltd., Johannesburg	South Africa	304	278
First National Bank, Atlanta	United States	406	413
First National Bank, Boston	United States	138	164
First National Bank, Chicago	United States	116	108
First Nationwide Bank, FSB, San Francisco	United States	134	191
First Pennsylvania Bank NA, Philadelphia	United States	481	495
First Texas Bank, FSB, Houston	United States	280	310
First Union National Bank of Florida, Jacksonville	United States	357	362
First Union National Bank, Charlotte, N.C.	United States	242	301
Fleet National Bank, Providence, R.I.	United States	408	442
Florida National Bank, Jacksonville	United States	413	407
Forsta Sparbanken, Stockholm	Sweden	480	450
Frankfurter Sparkasse, Frankfurt	Germany	347	296
Franklin Savings Assn., Ottawa, Kan.	United States	265	650
Fuji Bank, Ltd., Tokyo	Japan	3	3
Fukui Bank, Ltd.	Japan	244	232
Fukuoka City Bank, Ltd.	Japan	217	195
Fukutoku Bank, Ltd., Osaka	Japan	257	229
Generale Bank, Brussels	Belgium	64	56
Genossenschaftliche Zentralbank, Stuttgart	Germany	309	266
Genossenschaftliche Zentralbank, Vienna	Austria	255	270
Gibraltar Savings, Beverly Hills	United States	262	347
Girozentrale und Bank der Oesterreichischen Sparkassen, Vienna	Austria	156	241
Glendale Federal Savings & Loan Assn., Calif.	United States	144	183
Goldome FSB, Buffalo, N.Y.	United States	236	264
Gotabanken, Stockholm	Sweden	378	356
Great American First Savings Bank, San Diego, Calif.	United States	216	260
Great Western Bank, FSB, Beverly Hills	United States	122	132
Greenwood Trust Co., New Castle, Del.	United States	477	534
Groupe Des Banques Populaires, Paris	France	73	77
Gulf Bank, Kuwait	Kuwait	459	411
Gulf International Bank, Manama	Bahrain	356	320
Gunma Bank, Ltd., Maebashi	Japan	123	109
Hachijuni Bank, Ltd., Nagano	Japan	118	105
Hamburger Sparkasse, Hamburg	Germany	235	200
Hamburgische Landesbank-Girozentrale, Hamburg	Germany	141	120
Hang Seng Bank Ltd., Hong Kong	Hong Kong	205	175
Hanil Bank Ltd., Seoul	Korea	256	287
Hanshin Bank, Ltd., Kobe	Japan	435	384
Harris Trust & Savings Bank, Chicago	United States	366	382
Hessische Landesbank-Girozentrale, Frankfurt	Germany	103	83
Higashi-Nippon Bank, Ltd., Tokyo	Japan	369	329
Higo Bank, Ltd., Kumamoto	Japan	220	201
Hill, Samuel & Co., Ltd., London	United Kingdom	128	121
Hiroshima-Sogo Bank, Ltd.	Japan	268	243
Hokkaido Bank, Ltd., Sapporo	Japan	155	149
Hokkaido Takushoku Bank, Ltd., Sapporo	Japan	51	54
Hokkoku Bank, Ltd., Kanazawa	Japan	206	193
Hokuetsu Bank, Ltd., Nagaoka	Japan	296	268
Hokuriku Bank Ltd., Toyama	Japan	76	68
Home Federal Savings & Loan Assn. of San Diego, Calif.	United States	211	242
Home Savings of America, FA, Irwindale, Calif.	United States	94	104
Hongkong and Shanghai Banking Corp., Hong Kong	Hong Kong	29	28
Hua Nan Commercial Bank, Ltd., Taipei	Taiwan	225	217
Huntington National Bank, Columbus, Ohio	United States	417	409
Hyakugo Bank, Ltd., Tsu	Japan	199	180
Hyakujushi Bank, Ltd., Takamatsu	Japan	164	158
Hyogo Bank, Ltd., Kobe	Japan	131	119
Imperial Savings Assn., San Diego, Calif.	United States	283	317
Industrial Bank of Japan, Ltd., Tokyo	Japan	6	6
Industrial Bank of Korea, Seoul	Korea	341	395
International Commercial Bank of China, Taipei	Taiwan	488	506
International Westminster Bank Plc, London	United Kingdom	117	141
Irving Trust Co., New York	United States	189	194
Israel Discount Bank, Ltd., Tel-Aviv	Israel	215	197
Istituto Bancario Italiano, Milan	Italy	444	421
Istituto Bancario San Paolo di Torino, Turin	Italy	47	52
Iyo Bank, Ltd., Matsuyama	Japan	173	160
Joyo Bank, Ltd., Mito	Japan	80	72
Juroku Bank, Ltd., Gifu	Japan	158	153
Jyske Bank, Silkeborg	Denmark	414	379
Kagawa Bank, Ltd., Takamatsu	Japan	500	448
Kagoshima Bank, Ltd.	Japan	270	250
Kansallis-Osake Pankki, Helsinki	Finland	114	130
Keiyo Bank, Ltd., Chiba	Japan	277	248
Kita-Nippon Bank, Ltd., Morioka	Japan	489	435
Kiyo Bank, Ltd., Wakayama	Japan	196	178
Kleinwort, Benson, Lonsdale Plc, London	United Kingdom	213	273
Kofuku Bank, Ltd., Osaka	Japan	245	215
Korea Development Bank, Seoul	Korea	202	434
Korea Exchange Bank, Seoul	Korea	150	218
Korea First Bank, Seoul	Korea	208	252
Korea Housing Bank, Seoul	Korea	398	365
Kredietbank NV, Brussels	Belgium	104	90
Kredietbank S.A. Luxembourgeoise, Luxembourg	Luxembourg	389	361
Kreissparkasse Koeln, Cologne	Germany	469	399
Krung Thai Bank Ltd., Bangkok	Thailand	449	418
Kyowa Bank, Ltd., Tokyo	Japan	31	38
Kyushu Bank, Ltd., Sasebo	Japan	438	374
Land Bank of Taiwan, Taipei	Taiwan	237	221
Landesbank Rheinland-Pfalz Girozentrale, Mainz	Germany	140	127
Landesbank Schleswig-Holstein Girozentrale, Kiel	Germany	185	165
Landesgirokasse, Stuttgart	Germany	312	285
Ljubljanska Banka, Ljubljana	Yugoslavia	441	570
Lloyds Bank Plc, London	United Kingdom	36	36
Lombard North Central Plc, London	United Kingdom	272	397
Long-Term Credit Bank of Japan Ltd., Tokyo	Japan	20	18
Luzerner Kantonalbank, Lucerne	Switzerland	442	386
Lyonnaise de Banque, Lyon	France	375	410
MBank Dallas NA	United States	471	567
Malayan Banking Berhad, Kuala Lumpur	Malaysia	377	346
Manufacturers Hanover Trust Co., New York	United States	78	75
Manufacturers National Bank, Detroit	United States	410	380
Marine Midland Bank NA, Buffalo, N.Y.	United States	172	168
Maryland National Bank, Baltimore	United States	374	369
Medium Business Bank of Taiwan, Taipei	Taiwan	287	308
Mellon Bank NA, Pittsburgh	United States	161	176
MeraBank, FSB, Phoenix, Ariz.	United States	388	478
Meridian Bank, Reading, Pa.	United States	409	415
Meritor Savings Bank, Philadelphia	United States	201	225
Michigan National Bank, Farmington Hills	United States	351	343
Michinoku Bank, Ltd., Aomori	Japan	360	342
Midland Bank Plc, London	United Kingdom	34	33
Mie Bank, Ltd., Yokkaichi	Japan	475	428
Mitsubishi Bank Ltd., Tokyo	Japan	4	4
Mitsubishi Trust & Banking Corp., Tokyo	Japan	10	8
Mitsui Bank, Ltd., Tokyo	Japan	9	12
Mitsui Trust & Banking Co., Ltd., Tokyo	Japan	15	11
Miyazaki Bank, Ltd.	Japan	343	336
Monte dei Paschi di Siena	Italy	60	51
Morgan Grenfell & Co. Ltd., London	United Kingdom	390	429
Morgan Guaranty Trust Co., New York	United States	59	70
Musashino Bank, Ltd., Omiya	Japan	278	249
N.M. Rothschild & Sons Ltd., London	United Kingdom	446	386
NCNB National Bank of Florida, Tampa	United States	345	351
NCNB National Bank of North Carolina, Charlotte	United States	207	253
NCNB Texas National Bank, Dallas	United States	139	140
Nanto Bank, Ltd., Nara	Japan	167	154
Nassauische Sparkasse Wiesbaden, Wiesbaden	Germany	448	394
National Australia Bank, Ltd, Melbourne	Australia	95	103
National Bank of Abu Dhabi	United Arab Emirate	461	404
National Bank of Canada, Montreal	Canada	149	146
National Bank of Detroit	United States	234	230
National Bank of Egypt, Cairo	Egypt	485	456
National Bank of Greece, Athens	Greece	136	125
National Bank of Kuwait	Kuwait	284	246
National City Bank, Cleveland	United States	418	443
National Commercial Bank, Jeddah	Saudi Arabia	175	152
National Westminster Bank Plc, London	United Kingdom	16	16
National Westminster Bank USA, New York	United States	271	245
Nederlandsche Middenstandsbank, Amsterdam	Netherlands	90	86
Niigata Chuo Bank, Ltd.	Japan	487	439
Nippon Credit Bank, Ltd., Tokyo	Japan	28	29
Nippon Trust & Banking Co., Ltd., Tokyo	Japan	133	129
Nishi-Nippon Bank, Ltd., Fukuoka	Japan	145	139
Nordbanken, Stockholm	Sweden	453	419
Norddeutsche Genossenschaftsbank, Hannover	Germany	338	303
Norddeutsche Landesbank Girozentrale, Hannover	Germany	66	57
Norinchukin Bank, Tokyo	Japan	7	7
Norske Creditbank, Oslo	Norway	223	237
North Pacific Bank, Ltd., Sapporo	Japan	321	289
Northeast Savings, FA, Hartford, Conn.	United States	393	484
Northern Trust Co., Chicago	United States	405	466
Norwest Bank Minnesota NA, Minneapolis	United States	396	441
Nuovo Banco Ambrosiano, Milan	Italy	192	209
Oesterreichische Laenderbank, Vienna	Austria	170	192
Oesterreichische Postsparkasse, Vienna	Austria	247	208
Ogaki-Kyoritsu Bank, Ltd., Ogaki	Japan	222	203
Oita Bank, Ltd.	Japan	292	267
Osuuspankkien Keskuspankki Oy, Helsinki	Finland	318	525
Overseas-Chinese Banking Corp., Ltd., Singapore	Singapore	447	447
PKbanken, Stockholm	Sweden	99	106
Peoples Bank, Bridgeport, Conn.	United States	488	474
Philadelphia National Bank	United States	344	380
Pittsburgh National Bank	United States	233	279
Postbank, Amsterdam	Netherlands	125	107
Postipankki, Helsinki	Finland	189	216
Privatbanken, Copenhagen	Denmark	239	219

Alphabetical Listing of Top 500 Banks in Assets

With Asset and Deposit Ranks on Dec. 31, 1988

		Asset Rank	Deposit Rank
Provident National Bank, Philadelphia	United States	402	389
Provinsbank, Aarhus	Denmark	354	332
Rabobank Nederland, Utrecht	Netherlands	49	50
Rafidain Bank, Baghdad	Iraq	75	74
Republic National Bank, New York	United States	193	198
Riggs National Bank, Washington, D.C.	United States	498	460
Riyad Bank Ltd., Jeddah	Saudi Arabia	324	314
Royal Bank of Canada, Montreal	Canada	41	42
Royal Bank of Scotland Plc., Edinburgh	United Kingdom	110	100
S.G. Warburg & Co. Ltd., London	United Kingdom	403	357
Saitama Bank Ltd., Urawa	Japan	35	41
Sal. Oppenheim jr. & Cie., Cologne	Germany	421	367
San-in Godo Bank, Ltd., Matsue	Japan	229	212
Sanwa Bank California, San Francisco	United States	479	469
Sanwa Bank Ltd., Osaka	Japan	5	5
Saudi American Bank, Riyadh	Saudi Arabia	491	422
Seattle-First National Bank	United States	315	297
Security Pacific Bank Washington, Seattle	United States	443	433
Security Pacific National Bank, Los Angeles	United States	82	84
Senshu Bank, Ltd., Kishiwada	Japan	361	325
Shawmut Bank NA, Boston	United States	367	476
Shiga Bank, Ltd., Otsu	Japan	178	157
Shikoku Bank, Ltd., Kochi	Japan	275	247
Shinwa Bank, Ltd., Sasebo	Japan	346	313
Shizuoka Bank Ltd.	Japan	85	78
Shoko Chukin Bank, Tokyo	Japan	38	37
Signet Bank/Virginia, Richmond	United States	424	477
Skandinaviska Enskilda Banken, Stockholm	Sweden	84	101
Skopbank, Helsinki	Finland	230	344
Societe Generale Alsacienne de Banque, Strasbourg	France	294	263
Societe Generale, Paris	France	25	24
Societe Nationale de Credit a l'Industrie, Brussels	Belgium	252	214
Southeast Bank NA, Miami	United States	261	271
Southwest Savings Assn., Dallas	United States	454	552
Sovran Bank NA, Richmond	United States	282	286
Sparbankernas Bank, Stockholm	Sweden	106	220
Sparekassen SDS, Copenhagen	Denmark	263	256
Sparkasse der Stadt Berlin West, Berlin	Germany	291	259
Stadtsparkasse Koeln, Cologne	Germany	362	341
Stadtsparkasse Munchen, Munich	Germany	450	396
Standard Chartered Bank, London	United Kingdom	92	91
Standard Federal Bank, Troy, Mich.	United States	336	458
State Bank Victoria, Melbourne	Australia	219	234
State Bank of India, Bombay	India	88	102
State Bank of New South Wales, Sydney	Australia	397	485
State Bank of South Australia, Adelaide‡	Australia	371	331
State Street Bank & Trust Co., Boston	United States	385	452
Sudwestdeutsche Genossenschafts-Zentralbank, Frankfurt	Germany	248	228
Sudwestdeutsche Landesbank, Stuttgart	Germany	97	80
Sumitomo Bank Ltd., Osaka	Japan	2	2
Sumitomo Trust & Banking Co., Ltd., Osaka	Japan	12	9
Sunbelt Savings, FSB, Dallas	United States	348	430
Suruga Bank, Ltd., Numazu	Japan	187	169
Svenska Handelsbanken, Stockholm	Sweden	102	110
Swiss Bank Corp., Basle	Switzerland	32	32
Swiss Volksbank, Berne	Switzerland	153	134
TDB American Express Bank, Geneva	Switzerland	499	462
TSB England & Wales, Plc., London	United Kingdom	146	150
Taiyo Kobe Bank, Ltd., Kobe	Japan	18	20
Talman Home Federal Savings & Loan Assn., Chicago	United States	486	503
Texas Commerce Bank NA, Houston	United States	297	387
Thai Farmers Bank, Bangkok	Thailand	495	473
Tochigi Bank, Ltd., Utsunomiya	Japan	431	381
Toho Bank, Ltd., Fukushima	Japan	260	240
Tokai Bank Ltd., Nagoya	Japan	8	10
Tokyo Sowa Bank, Ltd.	Japan	160	148
Tokyo Tomin Bank, Ltd.	Japan	251	224
Toronto Dominion Bank	Canada	91	81
Towa Bank, Ltd., Maebashi	Japan	323	290
Toyo Trust & Banking Co. Ltd., Tokyo	Japan	27	26
TransOhio Savings Bank, Cleveland	United States	492	606
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	Turkey	437	507
Udruzena Banka Hrvatske, Zagreb	Yugoslavia	360	613
Udruzena Beogradska Banka, Belgrade	Yugoslavia	430	659
Union Bank of Finland, Ltd., Helsinki	Finland	120	135
Union Bank of Norway, Oslo	Norway	429	417
Union Bank of Switzerland (Luxembourg)	Luxembourg	382	328
Union Bank of Switzerland, Zurich	Switzerland	30	31
Union Bank, San Francisco	United States	240	233
Union de Banques Arabes et Francaises, Neuilly (w)	France	392	348
United Mizrahi Bank Ltd., Tel-Aviv	Israel	420	376
United Overseas Bank Ltd., Singapore	Singapore	426	416
United States National Bank, Portland	United States	394	401
Valley National Bank, Phoenix	United States	325	306
Vereins-und Westbank, Hamburg	Germany	307	272
Verenigde Spaarbank, Amsterdam	Netherlands	466	553
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	United States	259	265
Wells Fargo Bank NA, San Francisco	United States	89	88
Westdeutsche Genossenschafts-Zentralbank, Duesseldorf	Germany	218	196
Westdeutsche Landesbank Girozentrale, Duesseldorf	Germany	37	34
Westfalenbank, Bochum	Germany	250	204
Westpac Banking Corp., Sydney	Australia	67	76
Westpac Savings Bank Ltd., Sydney	Australia	358	309
World Savings, FSB/LA, Oakland, Calif.	United States	209	276
Yamagata Bank, Ltd.	Japan	353	327
Yamaguchi Bank, Ltd., Shimonoseki	Japan	135	126
Yamanashi Chuo Bank, Ltd., Kofu	Japan	300	282
Yasuda Trust & Banking Co. Ltd., Tokyo	Japan	23	23
Zenshinren Bank, Tokyo	Japan	42	39
Zentralsparkasse und Kommerzialbank, Vienna	Austria	195	172

Foreign Currency Exchange Guide and Exchange Rate Comparisons

Name of Country	Currency	Symbol	Rate 12/31/88	Rate 12/31/87	Gain /Loss
Argentina	Austral	AP	0.061300	0.185000	-66.86
Australia	Dollar	A$	0.783000[1]	0.708400[2]	10.53
Austria	Shilling	AS	0.080000	0.090900	-11.99
Bahamas	Dollar	B$	1.000000	1.000000	00.00
Bahrain	Dinar	BaD	2.640000	2.650000	-0.38
Belgium	Franc	BF	0.026800	0.030200	-11.26
Bermuda	Dollar	Be$	1.000000	1.000000	00.00
Brazil	Cruzado	BC	0.001360	0.013850	-90.18
Canada	Dollar	C$	0.818000[3]	0.760000[4]	7.63
Cayman Isles	(d)				
Chile	Peso	CP	0.004000	0.004250	-5.88
Colombia	Peso	CoP	0.002900	0.003810	-23.88
Denmark	Krone	DK	0.145000	0.164300	-11.75
Egypt	Pound	EP	0.432000[5]	0.685000[6]	-36.93
Ethiopia	Birr	EB	0.482000	0.483000	-0.21
Finland	Markka	FM	0.240000	0.251000	-4.38
France	Franc	FF	0.163000	0.187700	-13.16
Germany	Deutsche Mark	DM	0.560000	0.637000	-12.09
Greece	Drachma	GD	0.006700	0.007960	-15.83
Hong Kong	Dollar	H$	0.128000	0.128800	-0.62
India	Rupee	InR	0.064390[3]	0.077800	-17.24
Indonesia	Rupiah	IR	0.000579	0.000606	-4.46
Iran	Rial	Ri	0.014000[7]	0.013000[8]	7.69
Iraq	Dinar	ID	3.200000	3.200000	00.00
Ireland	Pound	IP	1.431000[9]	1.613000[10]	-11.28
Israel	Shekel	IS	0.626000	0.644600	-2.89
Italy	Lira	L	0.000765	0.000869	-11.97
Japan	Yen	Y	0.007508[9]	0.007915[10]	-5.14
Jordan	Dinar	JD	2.100000	2.970000	-29.29
Korea (South)	Won	KW	0.001400	0.001263	10.85
Kuwait	Dinar	KD	3.550000	3.680000	-3.53
Libya	Dinar	LD	3.500000	3.370000	3.86
Liechtenstein	(h)				
Luxembourg	Franc	LF	0.026700	0.030100	-11.30
Malaysia	Dollar	M$	0.383000	0.401400	-4.58
Mexico	Peso	MP	0.000431	0.000451	-4.43
Morocco	Dirham	MD	0.122000	0.121800	0.16
Netherlands	Guilder	G	0.498000	0.562900	-11.53
New Zealand	Dollar	N$	0.613000[1]	0.645200[2]	-4.99
Nigeria	Naira	NN	0.125600	0.231000	-45.63
Norway	Krone	NK	0.152000	0.160200	-5.12
Pakistan	Rupee	PR	0.054000	0.057300	-5.76
Peru	Sol	PS	0.000711	0.030300	-97.65
Philippines	Peso	PP	0.048300	0.048000	0.63
Portugal	Escudo	PE	0.006810	0.007660	-11.10
Qatar	Riyal	QR	0.274000	0.275000	-0.36
Saudi Arabia	Riyal	SAR	0.260000	0.266000	-2.26
Singapore	Dollar	S$	0.513000	0.500800	2.44
South Africa	Rand	SR	0.429000[9]	0.480000[6]	-10.62
Spain	Peseta	SP	0.008820	0.009328	-5.45
Sweden	Krona	SK	0.163000	0.172500	-5.51
Switzerland	Franc	SF	0.665000	0.787300	-15.53
Syria	Pound	SyP	0.088000	0.088000	00.00
Taiwan	NT Dollar	T$	0.034600	0.035000	-1.14
Tanzania	Shilling	TS	0.008000[9]	0.015800[6]	-49.37
Thailand	Baht	TB	0.039690	0.039700	-0.03
Turkey	Pound	TP	0.000550	0.001000	-45.00
United Arab Emirates	Dirham	UD	0.272000	0.272400	-0.15
United Kingdom	Pound	P	1.808000	1.886000	-4.14
Venezuela	Bolivar	VB	0.026500	0.033300	-20.42
Yugoslavia	Dinar	YD	0.000190	0.000804	-76.37

Figures shown are the dollar values per unit of foreign currency. Most of the currencies are converted into dollars using the New York cable rate for the date shown. Unless otherwise noted, the exchange rates shown are for yearend 1988 and 1987, respectively. Exchange rates for dates other than 12/31/88 and 12/31/87 indicate that most or all banks in a country reported data as of the date indicated. (d)— Banks in country are dollar denominated. (h)— Banks in country use Swiss francs. (1)— As of 9/30/88. (2)— As of 9/30/87. (3)— As of 10/31/88. (4)— As of 10/31/87. (5)— As of 6/30/88. (6)— As of 6/30/87. (7)— As of 3/20/88. (8)— As of 3/20/87. (9)— As of 3/31/89. (10)— As of 3/31/88.

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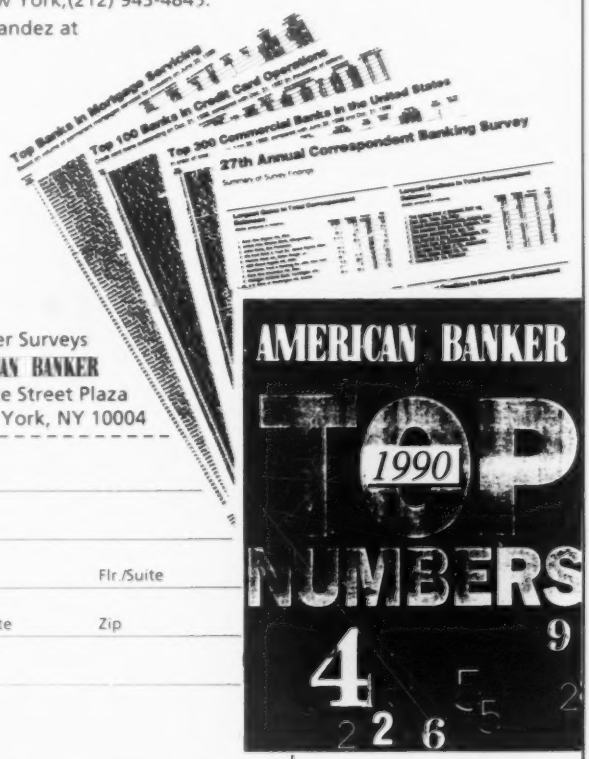

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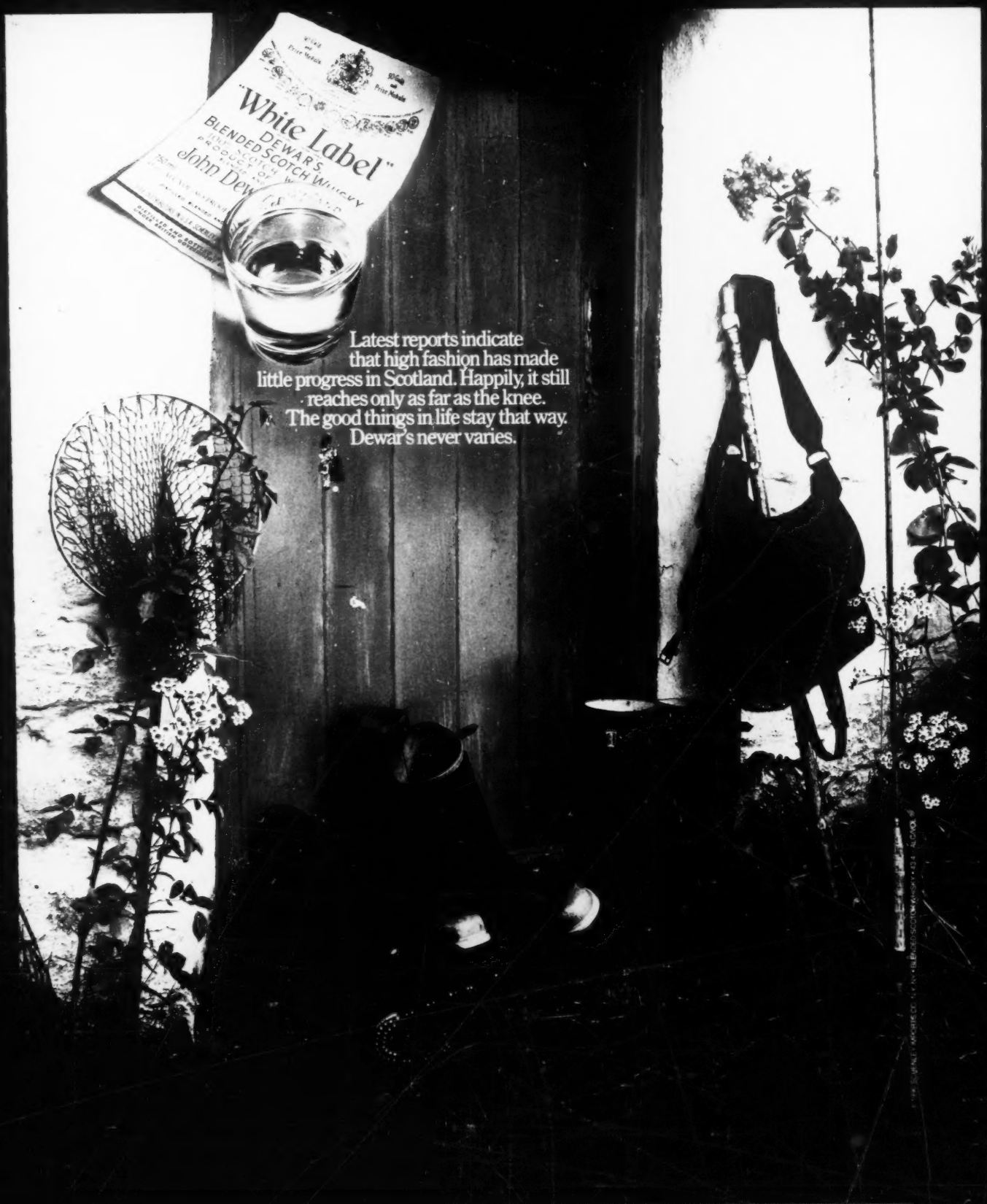
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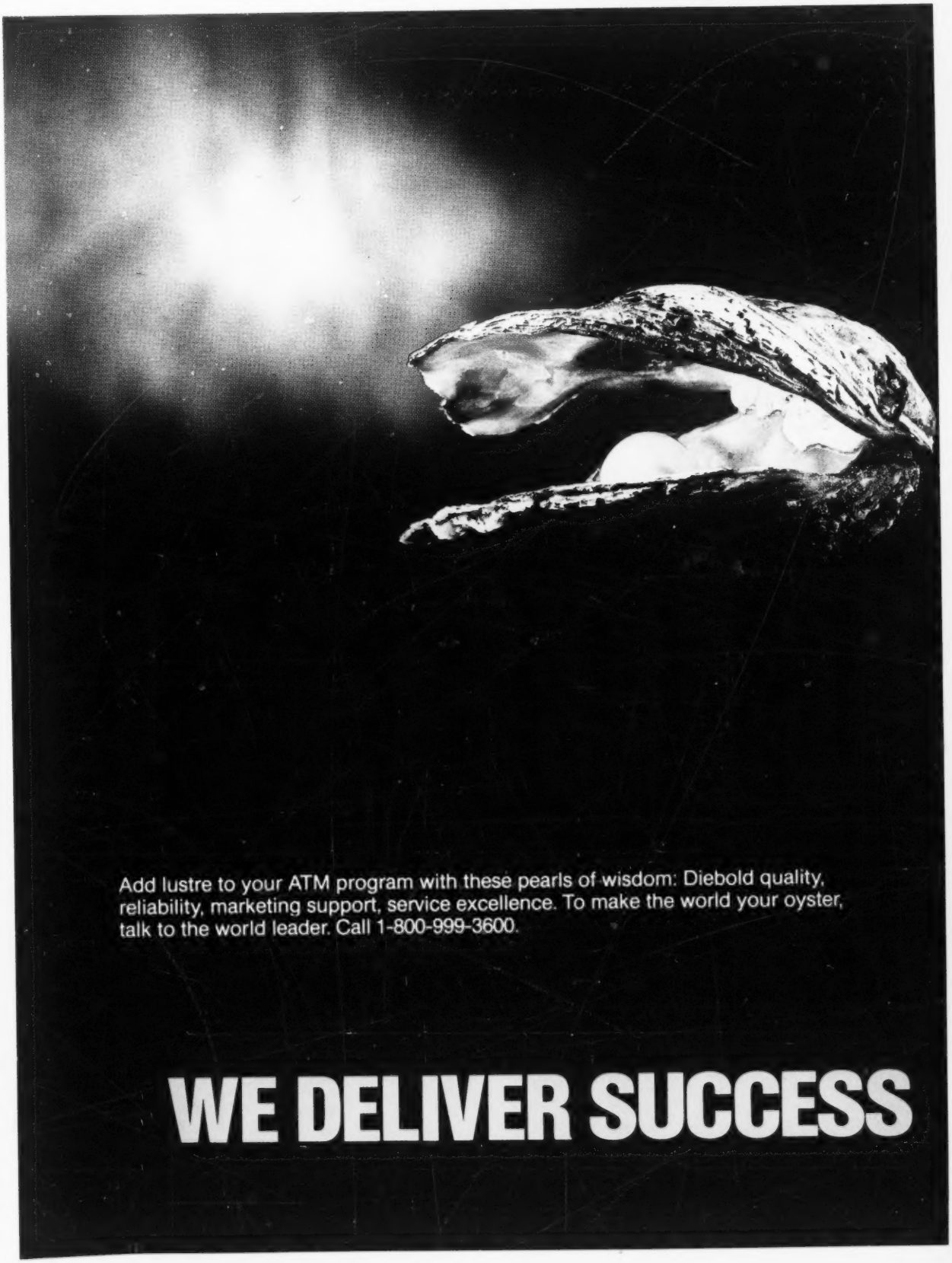
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